



Merchant Operating Guide

ANZ POS Plus 2
SIMPLE AND RELIABLE PAYMENT SOLUTIONS



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1. Welcome

We are pleased to welcome you as an ANZ Merchant and look forward to a long association with you.

This Merchant Operating Guide provides you with information on cards you can accept, ways to reduce fraud and what to do if errors or disputes are incurred.

It also contains clear and easy-to-follow instructions on how to process transactions on your ANZ terminal. As your Point of Sale (POS) system leads the transaction, instructions in this Merchant Operating Guide may instruct you to refer to your POS manual.

Please take time to read this manual thoroughly and ensure that your staff read it too.

1.1 Merchant Agreement

Your ANZ Merchant Agreement contains valuable information and important requirements relating to operating procedures. This Merchant Operating Guide forms part of the ANZ Merchant Agreement and may be varied or replaced by ANZ at any time.

ANZ strongly recommends that you follow the security checks and procedures in this guide to assist in identifying and minimising fraudulent, invalid or unacceptable transactions.

ANZ may conduct an investigation if a transaction is believed to be fraudulent. The operators of the applicable card schemes may also conduct their own investigations. Your Merchant Agreement outlines the circumstances in which you will be liable for such transactions. If it is found that you have processed invalid or unacceptable transactions, you may be liable for the value of those transactions. Please refer to the General Conditions, ANZ Merchant Services for more details.

1.2 Important Contact Details

ANZ Merchant Services (24 hours a day, 7 days a week): 1800 039 025 or merchant@anz.com

Online Stationery Ordering: www.anz.com/merchantconnect

Authorisation Centre:

- | | |
|---|--------------|
| • Credit Cards (Visa and MasterCard®) | 1800 999 205 |
| • Charge Cards (Diners Club) | 1800 331 112 |
| • Charge Cards (American Express/JCB) | 1300 363 614 |
| • Debit Cards (Cheque/Savings Accounts) | 1800 039 025 |

NOTE: Calls to 1800 numbers from a mobile phone will incur normal mobile phone charges.

1.3 Authorisation

Your terminal is designed to automatically seek authorisation from the cardholder's Card Issuer while processing an electronic transaction. Authorisation confirms that the card number is a valid card number and that there are sufficient funds in the account. Despite a transaction being 'authorised', the merchant bears the risk that the customer is not the true cardholder.

Authorisation does not amount to verification that the transaction is genuine nor does it authenticate the customer.

- NOTE:**
- Authorisation of the transaction does not mean that the true cardholder has authorised the transaction
 - Authorisation does not protect the merchant from chargebacks
 - ANZ cannot guarantee that a transaction has been conducted by the true cardholder.

Authorisation Declined

Where an Authorisation is declined, please seek an alternative method of payment. If the customer cannot pay, the goods should be reclaimed. For goods that cannot be reclaimed (e.g. food items, petrol etc.), request photographic identification such as a Driver's Licence or take a description of the person and arrange with the customer to provide an alternative method of payment. If unsuccessful, report the incident to the Police.

1.4 Floor Limits

A Floor Limit is a dollar amount set for a particular type of card transaction processed via your Merchant Facility. Please note that Floor Limits relate to all transactions. Your Letter Of Offer outlines all Authorised Floor Limits that are specific to your business. As some of these limits are specific to your business or industry, please insert these Authorised Floor Limits in the appropriate spaces provided.

Authorised Floor Limits

Credit Card Floor Limits (including Visa and MasterCard Debit Transactions)

Manual (Imprinter):		Please insert your Authorised Floor Limit
Electronic Fallback:		
Internet:	\$0	Please insert your Authorised Floor Limit
Mail Order & Telephone Order:	\$0	
All Other Electronic Transactions:	\$0	

NOTE: Please refer to your Merchant Agreement for further information on Floor Limits that apply to Manual Imprinter and Electronic Fallback.

Debit Card Floor Limits (not including Visa and MasterCard Transactions)

- All Merchants cash/combined purchase/cash \$0
- Service stations, taxis/limousines, liquor and convenience stores \$60
- Supermarkets \$200
- All Other \$100

Charge Card Floor Limits

Diners Club: _____ American Express: _____

NOTE: A \$0 Floor Limit applies to all Hand key Mail/Telephone Order and eCommerce transactions (refer to section 14 and 15 of this guide).

For transactions over the Authorised Floor Limit, you must phone the Authorisation Centre using the phone numbers outlined in section 1.2 to verify if the account has sufficient funds available to cover the transaction. If approval is not obtained for transactions above your Authorised Floor Limit, you risk the transaction being charged back.

When you contact the Authorisation Centre, a transaction will be 'approved' or 'declined'. If declined, please advise the customer to contact the Card Issuer and seek an alternative method of payment.

NOTE: An alpha character may be provided as part of the approval code. Select the numeric key corresponding to the alpha character and press '▼' to scroll through options. Example: if character 'C' is required, select number '2' on the terminal and press the '▼' key until you scroll to character 'C', then press ENTER.

NOTE: A transaction may still be **charged back** despite being **authorised by the Authorisation Centre**.

Retain Card

If the Card Issuer has cancelled the card, the Authorisation Centre may ask that you try to retain the card.

1.5 Change of Business Details

The General Conditions describes various situations in which you must notify us of a change to your circumstances.

Please visit anz.com/merchantconnect to complete and submit the respective form or contact ANZ Merchant Services on 1800 039 025 if there are any changes to your:

- Business name and/or address
- Business type or activities including changes in the nature or mode of operation of your business
- Mailing address
- Ownership
- Bank/branch banking details
- Telephone or fax numbers
- Industry
- Email address

Should your business be sold, cease to trade or no longer require an ANZ Merchant Facility, please contact ANZ Merchant Services immediately on 1800 039 025.

The ANZ Merchant Services General Conditions sets out your obligations when your business is sold, ceases to trade or no longer requires an ANZ Merchant Facility.

You must ensure that all stationery, promotional material, Transaction Vouchers, Card Imprinters and equipment (including Electronic Terminals) are returned to ANZ based on the closure instructions provided by ANZ Merchant Services.

NOTE: It is the authorised merchant's responsibility to ensure that the Merchant Facility is returned. Failure to do so, may result in the continual charge of Terminal Rental Fees until all equipment is returned in accordance with condition 16(iv) of the ANZ Merchant Services General Conditions.

2. Cards You Can Accept

Credit Cards

Cardholders can use credit cards (MasterCard® and Visa) to access their credit card accounts. Cardholders can also access cheque and savings accounts where those accounts are linked to the credit card.

Cardholders can access these accounts through an ANZ terminal using their PIN (Personal Identification Number) and in certain circumstances, their signature. Cardholders can also use Contactless cards to make the purchase by tapping the contactless cards on terminal's contactless reader. For contactless transactions under a certain purchase value, PIN or signature may not be required to verify a transaction.

Debit Cards

Cardholders possessing a debit card will use a PIN for verification in most circumstances.

Cardholders can also use contactless cards by tapping the cards on the terminal's contactless reader. For contactless transactions under or equal to the certain purchase value (AUD \$100.00), PIN or signature may not be required to verify a transaction.

NOTE: Debit Cards are not allowed to process Electronic Fallback, Paper Voucher or Manual transactions unless Authorisation has been obtained (refer to section 1.4 Floor Limits).

NOTE: Pre-authorisation transactions still require you to swipe or insert the customer's contactless debit cards (Card schemes-issued) and credit cards in order to complete the transaction. You are unable to tap the customer's contactless card to complete these transactions.

Charge Cards

Processing charge cards is essentially the same as processing credit card transactions. To accept charge cards, you must have an agreement with the charge card Issuer (eg. Diners Club, American Express and JCB).

3. Merchant Cards

You have been provided with two different types of Merchant Cards. These are designed to assist you with different tasks, including processing Manual Paper Voucher Transactions.

It is your responsibility to always keep your Merchant Cards in a safe place, and ensure only authorised staff have access to these cards. Unauthorised access to these cards can result in unauthorised refunds via your merchant facility resulting in theft from your business.

It is important that the correct cards are used at all times.

Replacement Merchant Cards can be ordered from ANZ Merchant Services on 1800 039 025 by the authorised person from your business.

EFTPOS Merchant Card (Terminal ID card)



- To exit Security Mode, swipe through Magnetic Stripe Card Reader
- To imprint your manual EFTPOS Merchant Summary Vouchers for cheque and savings Transactions
- As reference for your Terminal Identification Number (TID).

Merchant Summary Card (Merchant ID Card)



Your Merchant Summary Card is required when you imprint your Merchant Summary Voucher for Manual Credit Card Transactions and as a reference for your ANZ Merchant Identification Number (MID).

4. Equipment Maintenance

It is your responsibility to provide a clean operating environment for your terminal. Liquids and dust may damage the terminal components and can prevent it from operating. To order a Magnetic Stripe Card Reader Cleaner, please visit www.anz.com/merchantconnect or contact ANZ Merchant Services on 1800 039 025.

To prevent fire, it is highly recommended you inspect the terminal power units and cord regularly. If any damaged power units and cord found on your terminal, please contact ANZ Merchant Services on 1800 039 025 for assistance. It is important to clean your terminal regularly to maintain its operating efficiency as you may be charged if it is damaged. The terminal and screen may be wiped clean using a damp cloth. Do not use abrasive materials. Use a soft brush to keep the keypad dust-free.

NOTE: • Please do not tamper with or remove the terminal housing.

- Do not place the stickers on the terminals.
- Do not disconnect your terminal's power supply or communication line unless instructed to do so by ANZ Merchant Services.

5. Stationery

You have been supplied with an initial stock of stationery including:

- 25 x Credit Card Summary Envelopes
- 25 x Credit Card Sales Vouchers
- 25 x Credit Card Refund Vouchers
- 25 x Merchant Summary Vouchers
- 25 x Cheque/Savings Summary Envelopes
- 25 x Cheque/Savings Sales Vouchers
- 25 x Cheque/Savings Refund Vouchers
- 25 x EFTPOS Summary Vouchers
- Magnetic Stripe Card Reader Cleaner

To re-order stationery, please visit www.anz.com/merchantconnect or contact ANZ Merchant Services on 1800 039 025. Please note that you are only allowed to use the stationery approved by ANZ.

6. Fraud Minimisation

Before commencing any transactions, please take time to read through the Fraud Minimisation, Data Security and Chargeback guide at ANZ.com for further, detailed, fraud information to assist you in protecting your business.

6.1 Card Present Card Checklist

How to Safeguard Against Fraud:

- Do not let anyone service or remove your terminal without viewing proper identification
- Do not allow equipment to be used by unauthorised persons
- Keep Merchant Cards secure from unauthorised use
- Do not divulge cardholder information (e.g. card names or numbers)
- Retain the card until you have completed the security checks and obtained Authorisation for the Transaction
- Do not locate your terminal under a security camera or any other CCTV device

Be alert for customers acting suspicious or who

- Appear nervous, overly talkative or in a hurry
- Arrive on closing time
- Try to rush you or distract you
- Carry the card loose or by itself
- Have no means of identification

- Make numerous purchases under your Authorised Floor Limit
- Make purchases without regard to size, quality or price of goods
- Ask to split transactions into smaller amounts
- Ask for transactions to be manually entered
- Sign the Voucher or Transaction Voucher slowly or unnaturally

What to do if you are suspicious of a transaction

- Ask for photographic identification (e.g. Driver's Licence or passport) and ensure that the details match the cardholder's name. Record the details on your copy of the Transaction Voucher.
- For MasterCard and Visa transactions, call the Authorisation Centre on **1800 999 205** (select option 2).
- You may be asked a series of 'YES' or 'NO' questions to help the operator determine whether you should proceed with the transaction.

Remember:

- Don't risk it: If you remain suspicious about the transactions, refund the credit transaction and ask your customer for a direct deposit or some other form of payment (particularly for large value sales)
- Seek to retain the card until you have completed the security checks and obtained authorisation for the Transaction.

NOTE: Never place yourself at risk - your safety comes first.

Please report all fraudulent activities to the Police immediately.

Split Ticket Transactions

A transaction may be deemed invalid and charged back to you if, in ANZ's reasonable opinion, it relates to one or more purchases made in the same merchant establishment which have been split into two or more transactions.

Chip Card Processing

Chip Cards are MasterCard® and Visa® (credit and debit) cards that are embedded with a security microchip that provides further protection to assist in decreasing the risk of fraudulent transactions and chargeback disputes. Look at the card and if there is a chip, always insert the card into the chip reader at the first instance.

As with any other transaction, a degree of caution must also be exhibited when processing chip card transactions.

If:

- The terminal displays **"Insert Chip"** when the card is swiped through the terminal and the card in question does not have a chip on it, **do not proceed with the transaction**
- The terminal displays **"Insert Chip"** and the chip, when inserted, cannot be read by the terminal, **do not proceed with the transaction.**

If a customer has presented a card that has resulted in one of the above situations and subsequently produces another card, before deciding whether or not to proceed with the transaction, the staff member should contact **ANZ** to perform an "Extension 500 call" (refer to "Extension 500 / Code 10 calls" below) on **1800 999 205**, and select Option 1 - Suspicious Transactions.

A trained supervisor will request the card number, then ask the staff member concerned a number of Yes/No questions that will assist in determining whether or not the credit card is genuine.

6.2 Fraud Minimisation for Credit Cards

Before commencing any Transaction

Check:

- Confirm that you are authorised to accept that particular card
- Check whether the card appears damaged or altered

Check on the front of the card that:

- Ensure that the name on the card is appropriate to the customer. Identity theft may have occurred if you are presented with a card containing the name of a cartoon character, a feminine name on a card presented by a male or other questionable scenario
- The printing on the card should look professional
- The card must have current validity dates (a card can only be used from the first day of the 'valid from' month to the last day of the 'until end' month)
- Cards should look 3-dimensional and contain familiar security features such as a hologram, signature panel and CVC2 (explanation to follow). It should not appear suspicious or be made of inferior material

Embossed Cards:

- The cardholder name and number should be raised and not flattened (unless it is a genuine unembossed card)
- The first four digits of the embossed number must match the pre-printed four digits on the card
- The embossing should be clear and even

Unembossed Cards:

- A cardholder name may or may not be included
- Can be used for electronic Transactions only
- The cardholder name and number are printed rather than raised

Check the signature during the transaction:

- A signature should appear within the signature panel on the card
- The signature or signature panel should not appear to have been altered

- The customer's signature on the Transaction Voucher should match the signature on the card if a PIN is not used.

Card Validation Code (CVC2):

The Card Validation security feature is activated in all ANZ POS Plus 2 Terminals when processing Mail Order and Telephone Order Transactions. To activate the CVC2 for other transactions please contact ANZ Merchant Services on 1800 039 025.



If activated, a new screen will appear when processing financial transactions.

Turn the cardholder's credit card over and locate the last 3-digits of the number printed on the signature panel. If the transaction is initiated via mail, telephone or Internet, instruct the cardholder to locate and quote the 3-digits on the signature panel.

Card Validation Code

Terminal Display

VERIFICATION NO?

At this display screen, key in the Validation Code then press Enter.

NOTE: American Express cards have a four digit code located on the front of the card. Diners Club cards have a three digit code on the reverse of the signature panel.

If the Card Validation Code has been bypassed (only pressed ENTER rather than entering CVC) the following screen will be displayed:

INDICATOR?

The following values are expected for the card check indicator:

Value	Description
0	CCV is deliberately bypassed or is not provided by the card acceptor
2	CCV is on the card but is illegible
9	Cardholder states that the card has no CCV imprint

When the transaction has been processed, check:

- The card number details against those printed on the Transaction Record
- The trading name and address details are correct
- Ensure that 'Approved' or an approval number/code is printed on the Transaction Record

6.3 Fraud Minimisation for Debit Cards

The following procedures are vital in helping you identify and minimise fraudulent debit card transactions via your ANZ Merchant Facility.

Debit transactions are to be processed by inserting or swiping the presented card and having the customer enter their PIN or, in certain circumstances, their signature.

6.4 Cards Left at Premises

From time to time customers may accidentally leave their debit or credit cards behind at your premises. To ensure any potential fraud is minimised and to better align with broader industry practices, a change to existing handling process is required.

Upon discovering a card left at your premises, you are to perform the following tasks:

- Retain the card in a safe place for a period of up to two business days;
- Hand the card to the customer claiming the card only after having established the claimant's identity by comparing signatures; and
- If the requisite two business days have passed, destroy the card
- Should the cardholder enquire about their missing card, instruct them to contact their issuing institution.

7. Handling Cardholder information securely & PCI DSS

You are responsible for the security of all cardholder and Transaction information you receive, process or store.

Businesses store credit card details for various purposes. While sometimes this is necessary to support legitimate business practices, storage of card data can lead to theft of customer information and significant impact to your business. ANZ recommends that card data is never stored on your systems.

If your business accepts MOTO (Mail Order/Telephone Order), eCommerce, Pre-Authorisation, Manual or Recurring transactions, you must ensure all cardholder data and transaction records are received, processed and stored in compliance with the

Payment Card Industry Data Security Standard (PCI DSS).

If you need to process MOTO, eCommerce or recurring transactions regularly, talk to ANZ about our secure eCommerce payment solutions. Using a secure eCommerce solution, like a Bank-hosted payment page or PCI-compliant payment gateway, can remove most of the requirements for your business to store or handle card data directly, ensuring enhanced security for your business.

7.1 PCI DSS – Payment Card Industry Data Security Standard

The PCI DSS is a global security standard developed by Visa, MasterCard, AMEX and other card schemes to ensure consistent security standards for all organisations that store, process or transmit Cardholder information. Visa and MasterCard require all ANZ merchants to be compliant with PCI DSS.

PCI DSS covers the following principles:

- Build and Maintain a Secure Network
- Protect Cardholder Data
- Maintain a Vulnerability Management Program
- Implement Strong Access Control Measures
- Regularly Monitor and Test Networks
- Maintain an Information Security Policy

What are the benefits of PCI DSS compliance?

PCI DSS compliance assists your business in protecting Payment Card data and minimising risk of theft of Cardholder information or compromise of your business systems. Maintaining a PCI DSS compliance program helps your business identify potential vulnerabilities and may reduce the financial penalties and remediation costs from a data breach.

Validating PCI DSS Compliance

To validate compliance with PCI DSS, your business must complete the following validation tasks:

1) Annual PCI DSS Assessment

The Self-Assessment Questionnaire (SAQ) is a free assessment tool used to assess compliance with the PCI DSS standards. There are 4 different SAQs, covering a variety of payment processing environments, available to download from the PCI SSC website at: https://www.pcisecuritystandards.org/merchants/self_assessment_form.php

Compliance assessments may also be performed by completing an onsite audit with an independent PCI approved Qualified Security Assessor (QSA). PCI maintains a list of PCI approved QSAs at: https://www.pcisecuritystandards.org/approved_companies_providers/index.php

2) Quarterly Network Vulnerability Scans

If your business accepts payments via the Internet, or has any electronic storage of Cardholder or transaction information, then Quarterly Network Vulnerability

Scanning is required to ensure compliance with PCI DSS.

An external vulnerability scan enables your business to assess your level of security from potential external threats.

PCI-Approved scanning tools are used to generate traffic that tests your network equipment, hosts, and applications for known vulnerabilities; the scan is intended to identify such vulnerabilities so they can be corrected.

ANZ provides a complimentary PCI DSS Compliance Program to our merchants, including PCI-approved Network Vulnerability Scanning – please email pcicompliance@anz.com or contact ANZ on 1800 039 025 to request access to our PCI DSS program.

7.2 Securing Transaction Records

In general, no cardholder data should be stored unless it is strictly for use within the business and absolutely necessary.

However, if you have authority from ANZ to process mail order / telephone order, eCommerce, recurring or manual payments you may be required to store cardholder data and Transaction records. Please ensure all paper and electronic records containing cardholder data are secured, (e.g. locked filing cabinet) these may include: MOTO order forms, merchant copies of manual transactions, cardholder records for recurring or pre-authorisation transactions.

Where storage of cardholder data is required, you must ensure both the type of cardholder data retained, and the method used to store it is compliant with PCI DSS and ANZ requirements.

Here are a few simple guidelines:

- Never email Credit Card numbers or request your customers provide their Credit Card number by email.
- Ensure that you process eCommerce transactions with security codes (CVV2/CVC2), but do not store these codes after they have been authorised.
- Keep cardholder data storage to a minimum, only what is necessary for business or legal needs
- Once a transaction is processed, obscure all digits except the first 6 and last 4 digits of the Credit Card Number (e.g. 1234 56XX XXXX 7890) on all paper and electronic records
- Store cardholder data in a secure environment with strict controls and restricted access
- Use strong passwords which are changed at least every 90 days for all administrator roles and users with access to your customer's card details
- Avoid storing cardholder data on PC's, laptops or mobile phones
- Do not store your customer's card details online or unencrypted on your computer
- Securely dispose of cardholder data as soon as its use has expired. PCI DSS recommends shredding, pulping, incinerating or other methods which make it impossible to reconstruct the cardholder data. ANZ requires you keep transaction records for 30 months minimum.

Under no circumstances should sensitive information be stored; this information includes security codes (CVV2, CVC2), PIN or magnetic stripe data.

The following sources provide guidance on card data storage:

The General Conditions – see Section 14 ‘Information collection, storage and disposal’

For more information, visit the PCI Security Standards Council website at <https://www.pcisecuritystandards.org/index.shtml>

8. Errors and Disputes

A Return and Correction (R&C) refers to a Voucher from a debit or credit card transaction that cannot be processed. Consequently the Transaction is debited from your bank account and then the Voucher is returned to you for correction.

8.1 Typical Causes of Return and Corrections

- Incorrect Vouchers used and incorrect additions on Merchant Summary Vouchers
- Incomplete information e.g. card imprint cannot be read on the Voucher
- Banking of Vouchers from other card schemes eg. American Express

When you receive a R&C, an explanation will be given as to why it cannot be processed.

Make sure you rectify the problem before re-submitting the Voucher for processing.

Please ensure that the corrected Vouchers are submitted as soon as possible to ensure that the Issuing Bank does not reject them as a result of being banked out of time.

8.2 Chargebacks

A Chargeback is the term used for debiting a merchant’s bank account with the amount of a transaction that had previously been credited. Chargebacks can have a financial impact on your business. It is important that you are fully aware of your obligations, the processes involved and possible outcomes. Please take time to carefully read the Fraud Minimisation, Data Security and Chargeback guide at ANZ.com.

Please refer to the General Conditions. You may be charged back for the value of a credit or debit (Card schemes-issued) card sale where you have failed to follow the Bank’s procedures as stated in this Merchant Operating Guide or in the General Conditions.

NOTE: You must securely retain information about a transaction whether processed manually or electronically for a period of 30 months from the date of the transaction or such other period required by Law or notified by ANZ.

Chargebacks can occur for a number of reasons including a scenario where a Cardholder or their issuing bank justifiably disputes liability for the Transaction for any reason or where the Merchant fails to comply with its obligations under the Merchant Agreement in connection with the Transaction.

A Chargeback will also occur if a Retrieval Request is left unanswered or returned out of time by the merchant or if the supporting documentation supplied to the issuing bank is not acceptable. In most cases, the value of the disputed Transaction will be automatically

debited from the merchant's account.

Common reasons for Chargebacks:

- Processing errors
- Unauthorised use of a card
- No signature on the receipt
- Unauthorised Transactions
- Invalid card account number
- Transaction exceeds floor limit
- Card details not imprinted on the sales voucher
- Incorrect Transaction amount
- Expired card
- Transactions performed on a lost or stolen card
- Illegible details on the sales voucher
- Failing to respond to a retrieval request
- Merchandise not received by purchaser or wrong goods sent.

NOTE: The examples given above are not an exhaustive list of the circumstances in which a transaction may be charged back to you. Please refer to the General Conditions of your Merchant Agreement for further information on Chargebacks.

If you need assistance understanding a particular Return and Correction or Chargeback, please contact ANZ Merchant Services on 1800 039 025 (24 hours a day, 7 days a week).

9. ANZ POS Plus 2

This Merchant Operating Guide provides important information about processing debit and credit card transactions using your ANZ POS Plus 2 terminal by showing the terminal screen displays. It also contains the information on cards you can accept, ways to reduce fraud and what to do if errors or disputes are incurred (please refer to section 6 and section 8) . ANZ strongly recommends that you follow the security checks and procedures in this guide to assist in identifying and minimising fraudulent, invalid or unacceptable transactions.

This terminal is designed to accept payment using Magnetic Stripe, Chip and Contactless Cards. Please take time to read it thoroughly and ensure that your staff read it too.

9.1 Terminal Features



The ANZ POS Plus 2 terminal incorporates a large colour graphic screen, 18 function keys, a Magnetic Stripe Card Reader, a Chip Card Reader and a built-in Contactless Card Reader.

9.2 Terminal Keypad

SOFT-FUNCTION KEYS

These soft-function keys allow you to access the particular account type required.

NUMBER KEYS (Black)

Use the number keys to enter in the card details when the hand key function is required.

ENTER (Green)

The ENTER Key confirms that all values and details (including signatures and PINs) are correct in the EFT portion of the purchase, cash-out (refer to section 10 and 11) and Refund Transactions (refer to section 12). It is also used to confirm that the transaction can be sent to the Bank for verification and approval.

CANCEL (Red)

The CANCEL key is used to cancel the current function and return the terminal to the idle state

CLEAR (Yellow)

Press the CLEAR key to correct any invalid data entry.

Func (Black)

Use the Func key to access the terminals function menus and Manual hand key processing.

9.3 Card Reader



Magnetic Stripe Card Reader

The card can be read via the Magnetic Stripe Card Reader located on the right hand side of the terminal.

The card can be read by swiping from the top to the bottom of the terminal (or vice versa), with the magnetic stripe facing down towards the terminal.

Use a regular movement to ensure a reliable card reading.

Chip Card Reader



Insert the Chip Card horizontally into the bottom of the terminal with the metal chip facing upwards. Leave the Chip Card in this position throughout the transaction.

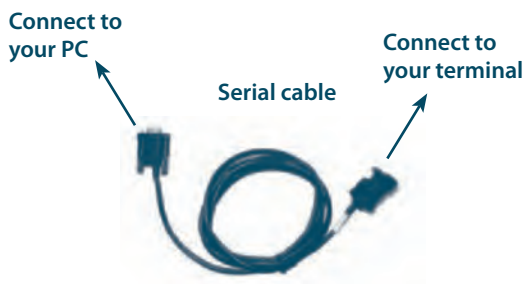
The Chip card can be removed from the terminal when signature verification is required or as instructed by the terminal.

Contactless Card Reader



Tap the contactless-enabled card within 4cm of the main screen on the ANZ Contactless Terminal until you hear the long "Beep" and four lights illuminated above the ANZ logo on the top of the terminal then follow the terminal prompts to complete the transaction.

9.4 How to install ANZ POS Plus 2 terminal



For new terminal installation, please contact your IT support team or Point of Sale Vendor for new installation instructions before you follow the below steps.

Please plug in the terminal using one of the two connections above, once the terminal is connected, please follow the below instruction when installing your terminal.



Press the Func key.



Key in 11112227 then press ENTER.

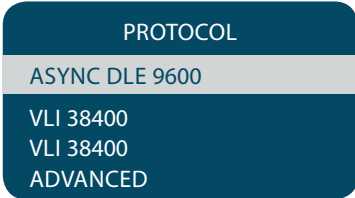


Press ENTER.



Press <▼> key or <▲> key to cycle between the COM0 and USB connections.

NOTE: COM0 to be selected for Serial cable and USB Slave to be selected for USB cable.



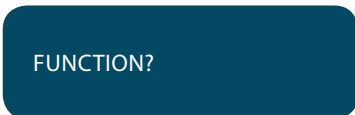
Press ENTER.



The terminal status is displayed.



The terminal display " CONFIG REQUIRED". Press Func Key.



Key in 9905 then press ENTER, ENTER.

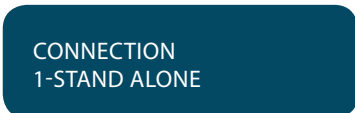


Swipe your EFTPOS Merchant Card (please refer to section 3 for more information).

NOTE: If you do not have this, press <CLEAR> and manually key in the Terminal ID, then press <ENTER>.



Press ENTER.



Press ENTER.

ANZ LINE SPEED?
1-1200

Press ENTER.

TMS LINE SPEED?
3-14400

Press ENTER.

PRE/POST DIAL?
1-PRE - DIAL

Press ENTER.

DIAL MODE?
1-TONE

Press ENTER.

PABX?
0

Press ENTER.

If a 0 is required for an outside line, please ensure this is shown on this screen, otherwise press ENTER.

HOST PHONE NO?
1800XXXXXX

Press ENTER.

TMS PHONE NO?
1800XXXXXX

Press ENTER.

QUICK DIAL?
1-ON

Press ENTER.

TMS NII?
XXX

Press ENTER.

ANZ SHA?
48XXXXXXX

Press ENTER.



The terminal returns to the main screen and displays a "TMS REQUIRED" message.

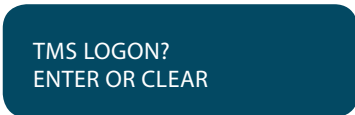
TMS Logon



This screen is displayed if the terminal is required to log on to TMS.



Press Func Key and key in 2468 then press ENTER.



Press ENTER.



Terminal status is displayed.



TMS LOGON
SUCCESSFUL

This screen is displayed when TMS logon is successful.



Once the TMS LOGON is successful, please press ENTER to return to the main screen. This screen is then displayed with an "INIT REQUIRED" message.

Terminal Initialisation



This screen is displayed if the terminal is required to initialise.

FUNCTION?

Press Func Key and key in 87 then press ENTER, ENTER.

REMOTE INIT?
ENTER OR CLEAR

Press ENTER.

REMOTE INIT
IN PROGRESS

Terminal status is displayed.

INITIALISING
PLEASE WAIT

REMOTE INIT
IN PROGRESS

INITIALISING
PLEASE WAIT

READY



The terminal has completed the initialisation and returns back to the main screen.

NOTE: If the screen does not display “Initialising Please Wait”, please contact ANZ Merchant Services on 1800 039 025 for further assistance. If you have an activation/reference number, please have the number handy.

10. Processing a Sale

10.1 How to Process a Cheque or Savings Purchase using a Magnetic Stripe Card or Chip Card

READY



Please refer to your Point of Sale (POS) manual to initiate a purchase transaction.

PRESENT CARD
AMT \$10.00



Perform card security checks, please refer to section 6 Fraud Minimisation for further information.

Insert or Swipe cardholder’s card. Chip Cards are to be inserted and left in the Chip Card Reader.

Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

SELECT ACCOUNT
CHQ SAV CR

OR

PLEASE SELECT

PRESS 1 > VISA DEBIT

PRESS 2 > EFTPOS SAV

PRESS 3 > EFTPOS CHQ

Select Account

Press <-> key for cheque account or
< ▼ > key for savings account.

Select Application*

Press the number on the keypad to make selection or scroll and press ENTER to select.

*Application names and order can vary depending on the Card that is used.

CHEQUE ACCOUNT

The selected account is displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

PROCESSING
PLEASE WAIT

The terminal status is displayed.

TRANSACTION
APPROVED

Please ensure that you check for approval of the transaction before completing the sale. Your POS system should now print your transaction record. If the transaction is declined, the terminal will display an error message outlining the reason (please refer to section 17).

10.2 How to Process a Credit Purchase Transaction using a Magnetic Stripe Card or Chip Card

The process below provides a sample of a typical Magnetic Strip or chip-based transaction. Please be aware that there may be variances in the transaction flow based on the card configuration chosen by the Card Issuer. Please ensure the terminal prompts are followed at all times and the cardholder is requested to interact with the terminal whenever applicable.



Please refer to your Point of Sale (POS) manual to initiate a Purchase transaction.

PRESENT CARD
AMT \$10.00



Perform card security checks, please refer to section 6 Fraud Minimisation for further information on the card security checks.

Insert or Swipe cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader.

Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

SELECT ACCOUNT
CHQ SAV CR

OR

PLEASE SELECT

PRESS 1 > VISA DEBIT
PRESS 2 > EFTPOS SAV
PRESS 3 > EFTPOS CHQ

Select Account

Press <▲> key for credit account.

Select Application*

Press the number 1 on the keypad to make selection or scroll and press ENTER to select.

*Application names and order can vary depending on the Card that is used.

CREDIT ACCOUNT

The selected account is displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

PROCESSING
PLEASE WAIT

The terminal status is displayed.

TRANSACTION
APPROVED

If the transaction is approved, this screen is displayed and the Point of Sale system prints a customer copy. Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason. Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment. If the transaction is rejected, the POS system will print a second merchant transaction record with "DECLINED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No signatures are required.

Signature Authorisation

The preferred method of card payment authorisation in Australia is PIN. However, in certain circumstances the terminal will prompt for a signature. In these cases, the terminal will display the following screens:

\$10.00 KEY PIN

Press ENTER here to bypass PIN for a signature.

NOTE: Only some cards will allow the terminal to bypass PIN. If only PIN is accepted, then the terminal will beep and this screen will remain until a PIN is entered.

PROCESSING
PLEASE WAIT

The terminal status is displayed.

SIGNATURE
REQUIRED

The POS system prints a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

SIGNATURE
VERIFIED?

For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale system. If they do not, select NO to decline the transaction.

REMOVE CARD
SIGNATURE
VERIFIED?

For a Chip Card transaction, this screen will be prompted to and please remove the card from the terminal. If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

NOTE: If YES or NO are not pressed within one minute on your Point of Sale System, the transaction is assumed to be approved and the terminal will return to the start screen.

TRANSACTION
APPROVED

If the transaction is approved, this screen is displayed and the Point of Sale system prints a customer copy. Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason. Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment. If the transaction is rejected, the POS system will print a second merchant transaction record with "DECLINED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No signatures are required.

Additional Screens Associated with a Chip Card Transaction

Alternative screens that you may also see during a chip Transaction are as follows:

REMOVE CARD	This screen is displayed if the card needs to be removed from the terminal.
INSERT CARD	The terminal requires the Chip Card to be inserted during the transaction.
CHIP CARD NOT SUPPORTED	Displays when there are no applications on the Chip Card supported by the terminal. If magnetic stripe fallback is supported the terminal will prompt to swipe the card.
SWIPE CARD	Remove the card from the Chip Reader and swipe it through the Magnetic Stripe Card Reader.
SELECT APP VISA CREDIT 1 VISA DEBIT 1	This screen is for application selection on the chip cards that contain two or more applications from the same card scheme (e.g. Visa, MasterCard, Amex, etc.).
USE APPLICATION? ANZSmartPay ENTER=YES CLR=NO	The cardholder presses ENTER to confirm application selection.
REMOVE CARD SIGNATURE VERIFIED?	Remove the card from the terminal and compare it to the signature on the signature record. If the signatures match, press ENTER. If not, press the CANCEL or CLEAR key to abort the Transaction.

10.3 How to Process a Purchase Transaction using a Contactless Card

READY



Please refer to your Point of Sale (POS) manual to initiate a purchase transaction.

PRESENT CARD
AMT \$10.00



Perform card security checks, please refer to section 6 Fraud Minimisation for further information on the card security checks.

Please ask the cardholder to tap their Contactless Card on the terminal screen.

APPROVED

If the transaction is approved, this screen displays and the Point of Sale system prints a customer copy.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason. Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

TRANSACTION
APPROVED

Additional Screens Associated with a Contactless Card Transaction

Alternative screens that you may also see during a Contactless Transaction are as follows:

\$105.00 KEY PIN

Have the cardholder enter their PIN if known then press ENTER or if the card allows just press ENTER.

CONTACTLESS NOT
AVAILABLE

This screen displays If the contactless interface is not available. The transaction should be completed by swiping or inserting the chip card.

SWIPE OR
INSERT CARD

The terminal requires the Chip Card to be inserted and left in the Chip Card Reader during the transaction or swiped through the Magnetic Stripe Card Reader.

SIGNATURE
REQUIRED

Have the customer sign the merchant copy.

SIGNATURE
VERIFIED?

If the signatures match, select YES on your Point of Sale system. If they do not, select NO to decline the transaction.

11. Processing a Cash-out Only Transaction

Customers may request Cash-out (with or without making a purchase) by debiting their Cheque or Savings account.

Cash-out is only available if this transaction type has been enabled on the terminal otherwise the option will not appear on the display. To request this option, you must call ANZ Merchant Services. If the Cash-out is enabled on the terminal, the Cash-out transaction can only be processed when the terminal is online and an approved authorisation has been received from the issuing bank for this transaction.

Please note that the Cash-out is not available for contactless transactions.



Please refer to your Point of Sale (POS) manual to initiate a Cash-out only transaction.

SWIPE OR
INSERT CARD

Perform card security checks, please refer to section 6 Fraud Minimisation for further information on the card security checks.

Insert or Swipe the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

SELECT ACCOUNT
CHQ SAV CR

OR

PLEASE SELECT

PRESS 1 > VISA DEBIT
PRESS 2 > EFTPOS SAV
PRESS 3 > EFTPOS CHQ

Select Account

Select the appropriate account type (<-> key for cheque or < ▼ > key for savings).

Select Application*

Press the number on the keypad to make selection or scroll and press ENTER to select.

*Application names and order can vary depending on the Card that is used.

CHEQUE ACCOUNT

The selected account is displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

PROCESSING
PLEASE WAIT

The terminal status is displayed.

TRANSACTION
APPROVED

If the transaction is approved, this screen is displayed and your Point of Sale system will print a customer copy. Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason.

Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment. If the transaction is cancelled, the Point of Sale system will print a second merchant Transaction. Record with "DECLINED TL" printed on the bottom of the receipt.

12. Processing a Refund Transaction

Refunds are easy to process if a customer returns goods purchased from you.

For any goods purchased with a card that are accepted for return, or for any services that are terminated or cancelled, or where any price adjustment is made, you must not make either any cash-based refund to the cardholder or a refund to another card number. If you do so, you may be liable for a chargeback claim of the original sales transaction should a cardholder dispute which results in a debit to your merchant account for the amount of the relevant "disputed" transaction.

Card schemes require a refund to only be processed on the same card number that was used in the original sales transaction. Please check the card number from the original receipt before processing the refund transaction. Refund is only available if this Transaction type has been enabled on the terminal otherwise the option will not appear on the display. If Refund is not enabled on the terminal, please contact ANZ Merchant Services on 1800 039 025 for assistance.

NOTE: If a refund transaction is performed on an international card, please advise the cardholder that the refund amount displayed on their statement may vary from the purchase amount due to the changes in currency exchange rates. For more information on processing international card payments, please refer to the 'Customer Preferred Currency' section 16.3.

How to Process a Cheque or Savings Refund Transaction



Please refer to your Point of Sale (POS) manual to initiate a refund transaction.



Perform card security checks, please refer to section 6 Fraud Minimisation for further information on the card security checks.

Insert or Swipe the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.



Select Account

Press <-> key for cheque or < ▼ > key for savings.

OR



Select Application*

Press the number on the keypad to make selection or scroll and press ENTER to select.

*Application names and order can vary depending on the Card that is used.



The selected account is displayed.



Have the cardholder enter their PIN then press ENTER.

TRANSACTION
APPROVED

If the transaction is approved, this screen is displayed and the Point of Sale system prints a Transaction Record.

Please check for approval of the transaction before completing the refund. If rejected, the terminal will display an error message outlining the reason (please refer to section 17) . Notify the customer and advise them to contact their Card Issuer. Please refer to your Point of Sale system to print a customer copy. Hand the customer their copy of the Transaction Record and their card.

How to Process a Credit Refund Transaction – Magnetic Stripe & Chip Card Refunds



Please refer to your Point of Sale (POS) manual to initiate a refund transaction.



Perform card security checks, please refer to section 6 Fraud Minimisation for further information on the card security checks.

Insert or Swipe the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

SELECT ACCOUNT
CHQ SAV CR

OR

PLEASE SELECT
PRESS 1 > VISA DEBIT
PRESS 2 > EFTPOS SAV
PRESS 3 > EFTPOS CHQ

Select Account

Press < ▲ > key for credit account. Please note that for contactless transactions account selection will not be presented.

Select Application*

Press the number 1 on the keypad to make selection or scroll and press ENTER to select.

*Application names and order can vary depending on the Card that is used.

CREDIT ACCOUNT

The selected account is displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

TRANSACTION
APPROVED

If the transaction is approved, the Point of Sale system will print a customer Transaction Record.

Please check for approval of the transaction before completing the refund. Hand the customer their copy of the Transaction Record and their card. If rejected, the terminal will display an error message outlining the reason (please refer to section 17). Notify the customer and advise them to contact their Card Issuer.

Signature Authorisation

The preferred method of card payment authorisation in Australia is PIN. However, in certain circumstances the terminal will prompt for a signature. In these cases, the terminal will display the following screens:

\$10.00 KEY PIN

Press ENTER here to bypass PIN for a signature.
NOTE: Only some cards will allow the terminal to bypass PIN. If only PIN is accepted, then the terminal will beep and this screen will remain until a PIN is entered.

PROCESSING
PLEASE WAIT

The terminal status is displayed.

SIGNATURE
REQUIRED

The POS system prints a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

SIGNATURE
VERIFIED?

For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale system. If they do not, select NO to decline the transaction.

REMOVE CARD
SIGNATURE
VERIFIED?

For a Chip Card transaction, this screen will be prompted to and please remove the card from the terminal. If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

NOTE: If YES or NO are not pressed within one minute on your Point of Sale System, the transaction is assumed to be approved and the terminal will return to the start screen.

TRANSACTION
APPROVED

If the transaction is approved, this screen is displayed and the Point of Sale system prints a customer copy. Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason. Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment. If the transaction is rejected, the POS system will print a second merchant transaction record with "DECLINED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No signatures are required.

How to Process a Credit Refund Transaction – Contactless Card Refund



Please refer to your Point of Sale (POS) manual to initiate a Refund transaction.



Perform card security checks, please refer to section 6 Fraud Minimisation for further information on the card security checks.

Please ask the cardholder to tap their Contactless Card on the terminal screen.



Have the cardholder enter their PIN then press ENTER.



The terminal status is displayed.

TRANSACTION APPROVED

If the transaction is approved, the Point of Sale system will print a customer Transaction Record. Please check for approval of the transaction before completing the refund. Hand the customer their copy of the Transaction Record and their card. If rejected, the terminal will display an error message outlining the reason (please refer to section 17). Notify the customer and advise them to contact their Card Issuer.

Signature Authorisation

The preferred method of card payment authorisation in Australia is PIN. However, in certain circumstances the terminal will prompt for a signature. In these cases, the terminal will display the following screens:

\$10.00 KEY PIN

Press ENTER here to bypass PIN for a signature.
NOTE: Only some cards will allow the terminal to bypass PIN. If only PIN is accepted, then the terminal will beep and this screen will remain until a PIN is entered.

PROCESSING PLEASE WAIT

The terminal status is displayed.

SIGNATURE REQUIRED

The POS system prints a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

SIGNATURE VERIFIED?

For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale system. If they do not, select NO to decline the transaction.

REMOVE CARD SIGNATURE VERIFIED?

For a Chip Card transaction, this screen will be prompted to and please remove the card from the terminal. If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

NOTE: If YES or NO are not pressed within one minute on your Point of Sale System, the transaction is assumed to be approved and the terminal will return to the start screen.

TRANSACTION APPROVED

If the transaction is approved, this screen is displayed and the Point of Sale system prints a customer copy. Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason. Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment. If the transaction is rejected, the POS system will print a second merchant transaction record with "DECLINED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No signatures are required.

13. Electronic Fallback (EFB) Processing

Electronic Fallback Processing (EFB) allows you to process transactions using your terminal when:

- A communications time-out occurs
- The Card Issuer is not available.

The transactions are stored in the terminal and are trickle-fed for processing once the terminal communications lines are restored. If your terminal is rendered inoperable, you will be able to continue processing transactions using the Imprinter for Manual Processing (please refer to section 14.1).

Please note that it is at the Card Issuer's discretion as to whether they allow transactions to be processed on that card whilst a terminal is offline. Many Card Issuers do not allow for processing of cards when a terminal is offline due to the inability to check for a PIN.

You will know the terminal is offline when the following occurs:

- The terminal will request an Authorisation Number before processing a transaction. You will need to call the appropriate Authorisation Centre for a manual authorisation
- The 'APPROVED *' is printed on the Merchant Copy of the Transaction Record.

For each transaction, the terminal will check to see if it is online again. Once online, the stored transactions will trickle through for processing on the back of other transactions.

The terminal has the capacity to store 100 EFB transactions. For any EFB transactions attempted thereafter, the terminal will display an "EFB DISALLOWED" message.

If a card is swiped, you **MUST** phone for Authorisation if an Authorisation Code is requested via the terminal (refer to section 1.3).

NOTE: The examples given above are not an exhaustive list of the circumstances in which a transaction may be charged back to you. Please refer to the General Conditions for further information on Chargebacks.

Please note that when processing a Chip Transaction in Fallback mode, the Chip Card may choose to decline the Transaction as it may have specific protection software programmed onto its chip. Please request an alternative method of payment.

How to Process a Cheque, Savings or Credit (including Magnetic Stripe or Chip Card) Purchase Transaction in EFB

PROCESSING
PLEASE WAIT

For further information on how to initiate a purchase transaction, please refer to section 10.

Depending on why the terminal has entered EFB mode, this screen will be displayed following an online transaction attempt.

ENTER AUTH CODE

The terminal is testing its connection to the host. If it is still offline, the following will be displayed.

If the transaction amount exceeds your EFB Floor Limit, this screen will be displayed. Phone the Authorisation Centre. Key in the Authorisation Number in your Point of Sale (POS) System and press ENTER. (Please refer to section 1.3 for more information on gaining Authorisation).

SIGNATURE REQUIRED

Have the customer sign the merchant copy signature record and compare it to the signature on the reverse of the customer's card. The customer copy is printed.

SIGNATURE VERIFIED?

If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

NOTE: If YES or NO are not pressed within one minute on your Point of Sale System, the transaction is assumed to be approved and the terminal will return to the start screen.

TRANSACTION APPROVED

If the transaction is approved, the Point of Sale system prints a customer copy. Please check for approval of the transaction before completing the sale. If the transaction is cancelled, the Point of Sale system will print a second Transaction Record. It is the same as a normal customer receipt where no signature is required except that "DECLINED TL" and "SIGNATURE ERROR" are printed on the bottom of the receipt.

Clearing Electronic Fallback Transactions

This function can only be used when the terminal is online and should be used to force through EFB transactions before:

- The terminal reaches its limit of approximately 100 stored EFB transactions
- The final online transactions for that day (which means EFB transactions will not automatically trickle through)
- Terminals are swapped by an ANZ authorised representative to another location in the same store, for example from one lane to another in a supermarket.

NOTE: Pre-Authorisation, Authorisation Completion and Cancellation of Authorisation transactions can only be processed when the terminal is online.

When re-connected, EFB transactions will trickle through for processing with other transactions.

ANZ strongly recommends that you clear all EFB transactions prior to Settlement.

NOTE: If the terminal is rendered inoperable and needs to be swapped out, you will be unable to clear transactions using the method described below. You **MUST** call ANZ Merchant Services on 1800 039 025 for advice on how to retrieve and redeem your stored EFB transactions.



An asterisk on the display screen represents a stored EFB Transaction.

Press Func key.

FUNCTION?

Key in the number '88' and press ENTER.

EXTRACT 001 EFB
for ANZ

The terminal displays the number of EFB transactions stored in the terminal. Press ENTER.

EXTRACT ALL?
ENTER OR CLEAR

Press ENTER.

SENDING STORED
TXNS TO ANZ

The stored EFB transactions are being sent to be processed.

14. Manual Transaction Processing

14.1 Paper Voucher Processing

If you are unable to process transactions electronically due to terminal failure, please report the failure to ANZ Merchant Services immediately and obtain authorisation to process transactions manually. You must not split the transaction and use two or more sales vouchers to avoid authorisation calls.

NOTE: Use the correct Paper Voucher for the type of card being used and account being accessed. Please record your Floor Limits in section 1.4 of this guide and obtain authorisation for all transactions over these Floor Limits.

Manually Processing Credit Card Transactions (Embossed Cards Only)

For Purchases	For Refunds
<ul style="list-style-type: none"> Perform security checks described in the Fraud Minimisation section of this guide (section 6) Imprint the customer's card onto the Sales <p>Voucher</p> <ul style="list-style-type: none"> Remove the cover sheet and destroy Check that the imprinted details are clear Complete the Voucher and enter the final amount Have your customer sign the Voucher Compare the signature on the Voucher with that on the card. If the signatures match, please call the Authorisation Centre on 1800 999 205 (select option 2). If they do not match, do not complete the Transaction and seek an alternative form of payment. <p>NOTE: Seek Authorisation for all purchases over your Floor Limit. Cardholder must be present when gaining authorisation.</p> <ul style="list-style-type: none"> If the Transaction is approved, record the Authorisation Number on the Voucher If the Transaction is declined, seek an alternative method of payment and advise the customer to contact their Card Issuer When the Transaction is in order, hand the customer the customer copy (yellow) of the Voucher and their card Retain the Merchant copy for your records and the Bank copy for banking 	<p>If a Refund is required on a Transaction that has not been deposited to ANZ, you must (if obtained) cancel the Authorisation. Please contact the appropriate Authorisation Centre (Please refer to section 1.2).</p> <p>You must only give a Refund by means of a Transaction Voucher, a Credit Note issued by you or an exchange of goods and not in cash or by cheque.</p> <p>To process a Refund using a Transaction Voucher (Credit Voucher), you should:</p> <ul style="list-style-type: none"> Perform security checks described in the Fraud Minimisation section of this guide (section 6) Imprint the customer's card onto the Credit Voucher (Embossed Cards Only) Remove the cover sheet and destroy Check that the imprinted details are clear Complete the Voucher Sign the Voucher to authorise the Refund. <p>You must process the refund to the credit card that was used for the original purchase (if possible, check the card number on the original Sales Voucher).</p> <ul style="list-style-type: none"> Hand the customer the customer copy (yellow) of the Voucher and their card Retain the Merchant copy for your records and the Bank copy for banking. <p>Any merchant charges relating to the original purchase will be refunded.</p>

4564 6339 9999 9995		55 12906	
07/94 06/97 MR SIMON L CLARKE	Authentication No. <input type="text"/> Day <input type="text"/> Month <input type="text"/> Year <input type="text"/>		
420297 4 979 018 613 4 20 03 2 1352 3 SAILBOARD INN SYDNEY NSW	+ Board 8 2 0 0 0 + Vessant 1 0 0 0 0 + Fin 1 2 0 0 0 Sales Voucher Total SA 1 2 0 0 0 Cardholder's Signature <i>SL Clarke</i>		

Example of a Sales Voucher

5430 4889 9999 9995		66 25226	
3048 04/94 - 03/97 M MR ALLAN W SCOTT	Day <input type="text"/> Month <input type="text"/> Year <input type="text"/>		
479186 8 979 562 337 0 48 04 1 0473 7 KAPINSKY DESIGNS ALBERT PARK VIC	+ roll of silk Damaged merchandise Credit Voucher Total SA 2 5 0 0 0 Merchant's Signature <i>Sam Sample</i>		

Example of a Credit Voucher

Banking Manual Credit Card Transactions

To receive value for your credit card transactions, you must deposit the Bank copies (white) of Vouchers with a completed credit card Merchant Summary Voucher within three business days of the date of the transactions.

Preparing Your Deposit

- If possible, produce an adding machine tape showing the value of each Sales and Credit Voucher and the total value of the Vouchers (or write up to 8 Voucher values directly on the Merchant Summary)
- No more than 50 Vouchers can be banked with any one Merchant Summary Voucher
- Imprint your ANZ Merchant Summary Card on a Merchant Summary Voucher
- Complete the Voucher.

Place into your Credit Card Summary envelope:

- Bank copies of all Sales and Credit Vouchers
- Bank copy of Merchant Summary Voucher
- Adding machine tape (if any).

Do not pin, staple, clip or fold the envelope contents.

NOTE: Do not include cheques, cash or other card scheme Vouchers eg. American Express, Diners Club or JCB as ANZ cannot process these card types.

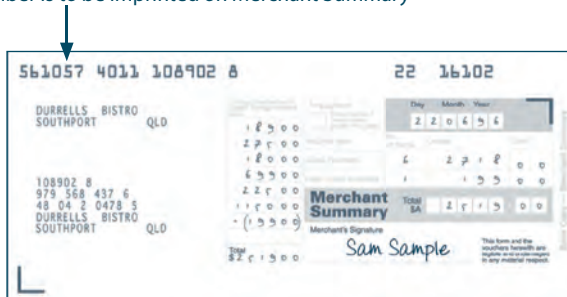
- Complete your normal bank deposit slip. Produce an adding machine tape showing the value of each Sales and Credit Voucher and the total value of the Vouchers (or write up

to 8 Voucher values directly on the Merchant Summary)

- Merchants with an ANZ account, please deposit your Merchant Summary envelopes at any ANZ branch
- For merchants without an ANZ account, the Merchant Summary envelope should be mailed to

“Not for Value Merchant Envelopes, Settlement & Control Team,
Level 5B, 833 Collins St Docklands VIC 3008”

Full merchant number is to be imprinted on Merchant Summary



The image shows a 'Merchant Summary' form from ANZ. At the top, there is a barcode area with the number '561057 4011 108902 8' and a date field '22 16102'. Below this, the merchant's name 'DURRELLS BISTRO SOUTHPORT' and location 'QLD' are printed. A table lists various transactions with amounts. The 'Total SA' is '2,115.00'. The merchant's signature 'Sam Sample' is written in the designated area. A note at the bottom right states: 'This form and the vouchers themselves are subject to our provisions in any material request.'

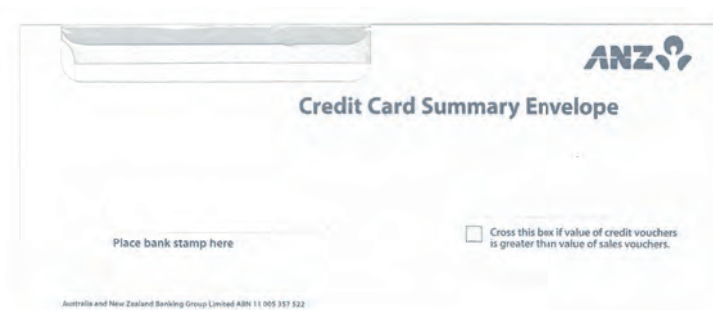
Example of a Merchant Summary Voucher

NOTE: Make sure that the envelope contains only credit card Vouchers.

Envelopes which have a Credit Value

When the value of credits are greater than sales, enter an 'x' in the box on front of the Credit Card Summary envelope.

When you bank the Vouchers, hand the teller cash or cheque(s) to the value of the net credit amount.



The image shows a 'Credit Card Summary Envelope' from ANZ. It has a large 'ANZ' logo at the top right. The title 'Credit Card Summary Envelope' is centered. Below the title, there is a large rectangular area labeled 'Place bank stamp here'. To the right of this area, there is a checkbox with the text: 'Cross this box if value of credit vouchers is greater than value of sales vouchers.' At the bottom left, there is small text: 'Australia and New Zealand Banking Group Limited ABN 11 009 357 522'.

Example of Merchant Credit Card Summary Envelope



MasterCard



Visa



Diners Club



AMEX



JCB

Manually Processing Cheque or Savings Account Transactions

Use the paper EFTPOS Transaction Voucher to manually process debit or credit card transactions to cheque or savings accounts. The account selected must be linked to the card.

- Perform security checks as described in the Fraud Minimisation section of this guide (Section 6)
- Imprint customer's card on appropriate Transaction Voucher.

For Purchases	For Refunds
<p>Use an EFTPOS Transaction Voucher for cheque and savings account purchases.</p> <p>Complete:</p> <ul style="list-style-type: none"> • Date and time • Customer name (if not clearly imprinted) • Account type CHQ or SAV • Amount and description of purchase • Amount of cash out • Total amount of Transaction • Cardholder to sign Voucher <p>Seek authorisation for a purchase Transaction over your Floor Limit from the appropriate Authorisation Centre eg. cheque and savings account purchase Transactions over Floor Limit must be authorised by ANZ Merchant</p> <p>Services (please refer to section 1.2).</p> <p>Record the Authorisation Number on the Voucher.</p>	<p>Use an EFTPOS Refund Voucher for cheque and savings account refunds.</p> <p>Complete:</p> <ul style="list-style-type: none"> • Date and time • Customer name (if not clearly imprinted) • Account type CHQ or SAV • Reason for refund • Date of original purchase • Total amount of Transaction • Merchant to sign Voucher

Compare the signature on the Voucher with that on the card. If the signatures match, complete the transaction. When the transaction is complete, give the customer their copy of the Voucher and their card.

EFTPOS TRANSACTION
Cheque & Savings Accounts Only

Date: _____

Transaction Type	Description of Transaction	Time	Amount
Purchase			
Cash Out			
Operator's Init. Dept.	Authorisation No.	Total \$A	

☐ Cheque Ac. ☐ Savings Ac. ☐ D.C.A. Local Receipt

Bank Use Only: _____

X _____
 Cardholder's Signature
 I acknowledge receipt of services and/or goods and authorise debit to my designated account for the total amount of this voucher.

Aux. Dom. _____ BSB _____ Account No. _____ T/C _____

Bank Copy

Example of EFTPOS sales voucher

EFTPOS REFUND
Cheque & Savings Accounts Only

Date: _____

Reason for Refund	Time	Purchase Date
		Total \$A

Refund the amount shown below from Merchant's Account to my:

☐ Cheque Ac. ☐ Savings Ac.

Charges for goods and services declined and refund given as recorded on this voucher.

Bank Use Only: _____

X _____
 Merchant's Signature
 I acknowledge receipt of services and/or goods and authorise debit to my designated account for the total amount of this voucher.

Aux. Dom. _____ BSB _____ Account No. _____ T/C _____

Bank Copy

Example of an EFTPOS credit voucher

Banking Manual Cheque and Savings Account Transactions

To receive value for your Manual Transactions, you must deposit the Bank copies (white) of the EFTPOS Transaction Vouchers with a completed EFTPOS Summary Voucher within three bank business days of the date of the transactions.

Preparing Your Deposit

- Produce an adding machine tape showing the value of each transaction and Refund Voucher plus the total value of the Vouchers (or write up to 10 Voucher values directly on the EFTPOS Summary Voucher)
- Imprint the EFTPOS Merchant Card on your EFTPOS Summary Voucher
- Complete the Voucher. If the value of refunds is greater than purchases, enter a minus sign and circle the amount.

Place Into Your EFTPOS Merchant Summary Envelope

- Bank copy of the EFTPOS Merchant Summary Voucher (must be at the front)
- Bank copies of all Transaction and Refund Vouchers
- Adding machine tape (if any). No more than 50 Vouchers can be banked with any one EFTPOS Merchant Summary Voucher.

Do not pin, staple or clip envelope contents. Make sure the envelope only contains Transaction and Refund Vouchers.

NOTE: Do not include cheques, cash or other card scheme Vouchers eg. American Express, Diners Club or JCB as ANZ cannot process these card types.

- Complete your normal bank deposit slip. Produce an adding machine tape showing the value of each Transaction and Refund Voucher plus the total value of the Vouchers (or write up to 10 Voucher values directly on the EFTPOS Summary Voucher)
- Merchants with an ANZ account, please deposit your Merchant Summary envelopes at any ANZ branch
- For merchants without an ANZ account, the Merchant Summary envelope should be mailed to

"Not for Value Merchant Envelopes, Settlement & Control Team,
 Level 5B, 833 Collins St Docklands VIC 3008"
- If the value of refunds is greater than purchases, hand the teller cash or cheque(s) to the value of the net credit amount (do not include in your deposit).

EFTPOS SUMMARY
Cheque & Savings Accounts Only

Date: _____

	No. of Items	Amount
Transaction Vouchers		
Refund Vouchers		
Transaction less Refunds = Total SA		

Bank Copy

This form and the vouchers between are legible and undamaged in any material respect.

X _____
Merchant's Signature

1 2 3 4 5 6 7 8 9 10 TOTAL

If value of refunds is greater than transactions, state total amount

Example of an EFTPOS Summary Voucher

Cheque and Savings Summary Envelope

ANZ

NO PINS
NO STAPLES
NO STATIONERY ORDERS

DO NOT INCLUDE CREDIT CARD VOUCHERS

Example of a Merchant Cheque and Savings Summary Envelope

14.2 Hand key (Manual Entry) Processing

If the terminal cannot read a card when it is swiped or inserted, please advise the cardholder to contact their Card Issuer and seek an alternative form of payment, otherwise you can choose to manually key credit card details using the terminal (provided you have approval from ANZ).

NOTE: It is recommended that you **DO NOT** hand key a card if the customer's card does not swipe through your terminal. The risk of hand keying rests with the Merchant. Performing card security checks can minimise any potential financial loss, please refer to section 6 Fraud Minimisation for further information on the card security checks.

You cannot hand key debit cards for sales transactions.

When you hand key credit card details, we recommend that you seek a form of photographic identification (e.g. a current Driver's Licence) and record the details including the licence number and expiry date. Make an imprint of the credit or debit card using your Imprinter and record these details on the back of your copy of the Sales Voucher. Please note that this may not protect you from chargebacks if the transaction is disputed by cardholder or cardholder's issuing bank, you may still be held liable which results in a debit to your merchant account for the amount of the relevant "disputed" transaction.

Please contact ANZ Merchant Services on 1800 039 025 before you hand key credit card details for Mail/Telephone Order and eCommerce Processing. You may only hand key credit card details for Mail/Telephone Order and eCommerce Processing if authorised by ANZ.

Processing a Hand key Transaction with A Cardholder Present (Credit Cards only)



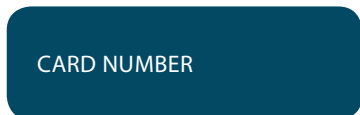
Refer to your Point of Sale manual to initiate a Purchase transaction.



Perform card security checks and please refer to section 6 Fraud Minimisation for further information.

Press the Func key to manually key the card details.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.



Key in the customer's credit card number then press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.



Key in the expiry date on the credit card then press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT TYPE
CUST MOTO ECOM

Press <—> **key** for Customer Present (CUST)

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

CREDIT ACCOUNT

Credit account will automatically be selected.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

INDICATOR?

If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows:

0 - CVV2 has not been provided by the cardholder

2 - CVV2 on the card is illegible

9 - Cardholder states the card has no CVV2 imprint

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

\$10.00 KEY OK

Press ENTER.

SIGNATURE
REQUIRED

The Point of Sale system will print a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

SIGNATURE
VERIFIED?

If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

TRANSACTION
APPROVED

Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason (refer to section 17). Notify the customer and advise them to contact their Card Issuer.

NOTE: If you select CUST, you are required to also take an imprint of the credit card. Ask the cardholder for photo ID and record the details on the back of the imprinter Voucher. Keep the Voucher with your merchant copy of the transaction in case of a chargeback claim. Please note that this may not protect you from chargebacks if the transaction is disputed by cardholder or cardholder's issuing bank. You may still be held liable which results in a debit to your merchant account for the amount of the relevant "disputed" transaction.

15. Mail, Telephone and eCommerce Order Processing

For merchants authorised by ANZ to process Mail Order, Telephone Order, Electronic and Recurring payments, the terminal will request that you identify the 'source' and the 'nature' of the transaction.

NOTE: You are liable for any disputed transactions. The cardholder may dispute transactions for any reason. To minimise disputes, you should keep the following records of each mail, telephone or eCommerce order:

- Cardholder's name (as it appears on the card)
- Cardholder's address (not a PO Box)
- Cardholder's signature (if mail order)
- Type of card (MasterCard and Visa)
- Card number (First 6 and last 4 digits only, e.g. 1234 56XX XXXX 7890)
- Card valid from/to dates
- Authorised dollar amount(s) to be debited
- Period that standing authority is valid
- Contact telephone number
- Details of the goods or services required
- Transaction date

When the transaction has been processed, promptly dispatch the goods.

NOTE: You must retain information about a transaction whether processed manually or electronically for a period of 30 months from the date of the transaction or such other period required by Law or notified by ANZ.

15.1 How to Process a Mail Order Transaction (Scheme Cards only)

NOTE: It is only available if you have approval from ANZ.



Refer to your Point of Sale manual to initiate a purchase transaction.

PRESENT CARD
AMT \$10.00



Press the Func key and press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

CARD NUMBER:

Key in the customer's credit card number then press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

EXPIRY <MMYY>:

Key in the expiry date on the credit card then press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT TYPE
CUST MOTO ECOM

To process a Mail Order, select MOTO by pressing the <▼> key.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT ORDER
MAIL TEL

Select MAIL by pressing <—> key.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT MOTO TYPE
SNG INST RCUR

Select the 'nature' of the transaction:

SNG – Single payment, press the <—> key

INST – Instalment payment, press the <▼> key**

RCUR – Recurring payment, press the <▲> key***

NOTE: If the card number is manual entered directly through the Point of Sale, this screen may not display.

CREDIT ACCOUNT

Credit account will automatically be selected.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

INDICATOR?

If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows:

0 - CVV2 has not been provided by the cardholder

2 - CVV2 on the card is illegible

9 - Cardholder states the card has no CVV2 imprint

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

PROCESSING
PLEASE WAIT

The terminal status is displayed.

TRANSACTION
APPROVED

Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason (Please refer to section 17). Notify the customer and advise them to contact their Card Issuer.

Please refer to your Point of Sale system to print a customer copy.

15.2 How to Process a Telephone Order Transaction (Scheme Cards only)

NOTE: It is only available if you have approval from ANZ.



Refer to your Point of Sale manual to initiate a purchase transaction.

PRESENT CARD
AMT \$10.00



Press the Func key and press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

CARD NUMBER:

Key in the customer's credit card number then press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

EXPIRY <MMYY>:

Key in the expiry date on the credit card then press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT TYPE
CUST MOTO ECOM

To process a Telephone Order, select MOTO by pressing the <▼> key.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT ORDER
MAIL TEL

Select TEL by pressing the <▼> key.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT MOTO TYPE
SNG INST RCUR

Select the 'nature' of the transaction:

SNG – Single payment, press the <—> key

INST – Instalment payment, press the <▼> key**

RCUR – Recurring payment, press the <▲> key***

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

CREDIT ACCOUNT

Credit account will automatically be selected.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

INDICATOR?

If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows:

0 - CVV2 has not been provided by the cardholder

2 - CVV2 on the card is illegible

9 - Cardholder states the card has no CVV2 imprint

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

PROCESSING PLEASE WAIT

The terminal status is displayed.

TRANSACTION APPROVED

Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason (Please refer to section 17). Notify the customer and advise them to contact their Card Issuer.

Please refer to your Point of Sale system to print a customer copy.

**** Installment Transactions** are transactions with a fixed installment amount and fixed term with a pre-determined expiry date and period. These transactions usually represent mail order goods with installment terms.

*****Recurring Transactions** occur where a merchant has an ongoing signed authority to process transactions against a cardholder's credit card account. Signed authority is required to be able to process a transaction as recurring. If you misrepresent a transaction as recurring, you may face a fine or other consequences (including, but not limited to, a chargeback of that transaction). All recurring transactions must be authorised.

15.3 How to Process an eCommerce Order Transaction (Scheme cards only)

eCommerce Transactions are card transactions that are initiated by the cardholder via the Internet.

NOTE: It is only available if you have approval from ANZ.



Refer to your Point of Sale manual to initiate a purchase transaction.

PRESENT CARD
AMT \$10.00



Press the Func key and press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

CARD NUMBER:

Key in the customer's credit card number then press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

EXPIRY <MMYY>:

Key in the expiry date on the credit card then press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT TYPE
CUST MOTO ECOM

To process an eCommerce Order, select ECOM by pressing the <▲> key.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT MOTO TYPE
SNG INST RCUR

Select the 'nature' of the transaction:

SNG – Single payment, press the <—> key

INST – Instalment payment, press the <▼> key**

RCUR – Recurring payment, press the <▲> key***

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

CREDIT ACCOUNT

Credit account will automatically be selected.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

INDICATOR?

If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows:

0 - CVV2 has not been provided by the cardholder

2 - CVV2 on the card is illegible

9 - Cardholder states the card has no CVV2 imprint

PROCESSING PLEASE WAIT

Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason (Please refer to section 17). Notify the customer and advise them to contact their Card Issuer.

TRANSACTION APPROVED

Please refer to your Point of Sale system to print a customer copy.

****** Installment Transactions are transactions with a fixed installment amount and fixed term with a pre-determined expiry date and period. These transactions usually represent mail order goods with installment terms.

******* Recurring Transactions occur where a merchant has an ongoing signed authority to process transactions against a cardholder's credit card account. Signed authority is required to be able to process a transaction as recurring. If you misrepresent a transaction as recurring, you may face a fine or other consequences (including, but not limited to, a Chargeback of that transaction). All recurring transactions must be authorised.

16. Optional Features

16.1 Tip@Terminal (Tip with PIN) Transactions

A Tip with PIN transaction allows a specified Tip amount to be included as part of the original Credit or Debit Purchase Transaction.

This functionality allows the cardholder to retain possession of their card at all times. The PIN is inputted directly in to the terminal.

Tip with PIN is only available if it has been enabled on the terminal otherwise the option will not appear on the display.

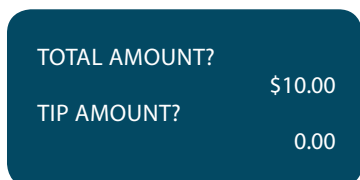
A server identification number (between 1-20) can be allocated to differentiate service personnel for the purposes of reporting or Tip allocation.

NOTE: Due to Card scheme requirements, the Tip amount must be equal to or less than 15% (20% for restaurants) of the purchase transaction amount. To increase your Tip limit, please contact ANZ Merchant Services on 1800 039 025.

How to Process a Tip@Terminal (Tip with PIN) Transaction



Please refer to your Point of Sale manual to initiate a purchase transaction. Perform card security checks, please refer to section 6 fraud minimisation for further information.



Key the TIP amount and verify the Total amount then press ENTER.



Tap, Insert or Swipe cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Contactless cards are to be tapped on to the screen. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.



Select the appropriate account type (< — > key for cheque, < ▼ > key for savings, < ▲ > key for credit).



The selected account is displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

NOTE: Verification may not be required for contactless transactions.

PROCESSING
PLEASE WAIT

Terminal status is displayed.

TRANSACTION
APPROVED

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason. Notify the customer, advise them to contact their Card issuer and seek an alternative form of payment. If the transaction is cancelled, the terminal will also print out a second merchant Transaction Record with "DECLINED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No Signatures are required.

CUSTOMER COPY?
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

NOTE: If ENTER, CLEAR or CANCEL are not pressed within one minute, the Transaction is assumed to be approved and the terminal will return to the start screen.

Signature Authorisation

The preferred method of card payment authorisation in Australia is PIN. However, in certain circumstances the terminal will prompt for a signature. In these cases, the terminal will display the following screens:

\$10.00 KEY PIN

Press ENTER here to bypass PIN for a signature.

NOTE: Only some cards will allow the terminal to bypass PIN. If only PIN is accepted, then the terminal will beep and this screen will remain until a PIN is entered.

PROCESSING
PLEASE WAIT

Terminal status is displayed.

SIGNATURE
REQUIRED

The POS system prints a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

SIGNATURE
VERIFIED?

For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale system. If they do not, select NO to decline the transaction.

REMOVE CARD
SIGNATURE
VERIFIED?

For a Chip Card transaction, this screen will be prompted to and please remove the card from the terminal. If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

NOTE: If YES or NO are not pressed within one minute on your Point of Sale System, the transaction is assumed to be approved and the terminal will return to the start screen.

TRANSACTION
APPROVED

If the transaction is approved, this screen is displayed and the Point of Sale system prints a customer copy. Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason. Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment. If the transaction is rejected, the POS system will print a second merchant transaction record with "DECLINED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No signatures are required.

How to Print a Tip Totals Report

The Tip Totals report lists all Tip Transactions and Tip totals for each server made since the last Settlement.



Please refer to your Point of Sale manual for instructions on how to print a Tip Totals Report.

16.2 Pre-Authorisation

A merchant who operates a Hotel, Car Rental or Cruise Line business can process a Pre-Authorisation Transaction. Access to Pre-Authorisation menu screens (PRE AUTH) will be available to approved merchants within these specific industry groups.

Pre-Authorisation authorises a transaction that will be completed at a later time. These transactions can only be performed on credit card accounts.

Please note that Pre-Authorisation transactions are not available on a contactless card.

Some examples are listed below to assist in estimating your Pre-Authorisation amount:

Example 1: A hotel may estimate transaction amounts based on:

- Cardholder's intended length of stay at check-in time
- Room rate
- Applicable tax
- Service charge rates
- Other allowable charges e.g. mini-bar and telephone calls.

Example 2: A Car Rental Company may estimate transaction amounts based on:

- Cardholder's intended car rental period
- Rental rate
- Applicable tax
- Mileage rates
- Other allowable charges e.g. petrol and extra mileage.

It is important to estimate Pre-Authorisation amounts accurately as cardholder funds are placed on hold. The completion amount should be within 15% of the Pre-Authorisation Transaction. If the completion amount varies by greater than 15%, the terminal will display an 'AMOUNT NOT MATCHED' screen. In this instance, process a completion transaction to the value of the Pre-Authorisation, then obtain another authorisation and complete another purchase transaction for the difference. Please note that Visa Card schemes require the completion amount of a car rental Transaction must be within 15% of the Pre-Authorisation Transaction or US\$75.00.

The Card Issuer determines the number of days the cardholder's funds remain on hold. As a guide, the funds may be held between 4 and 10 days for Australian banks but may be longer for overseas banks.

If the terminal goes offline during Pre-Authorisation, you will receive a declined error message as Pre-Authorisation Transactions are not processed when the terminal is offline. Please contact the appropriate Authorisation Centre (please refer to section 1.2) for a manual authorisation and complete the transaction using Manual Processing. An Authorisation number must be recorded.

How to process a Pre-Authorisation Transaction



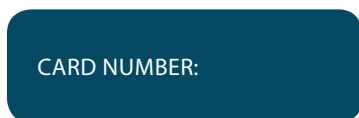
Please refer to your Point of Sale manual to initiate a Pre-Authorisation transaction.



Perform card security checks. For further information on the card security checks, please refer to section 6 Fraud Minimisation.

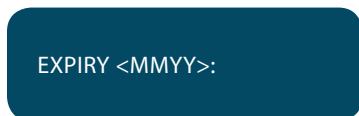
Insert or Swipe the customer's card or press Func Key to hand key card details. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

NOTE: Pre-Authorisation is not supported for contactless transactions.



For a hand key Transaction, key in the card number then press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

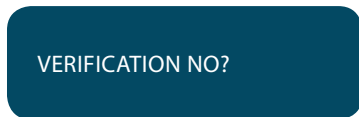


Key in the expiry date then press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.



Credit account will automatically be selected.



Key in the Card Validation Code then press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

INDICATOR?

If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows:

0 - CVV2 has not been provided by the cardholder

2 - CVV2 on the card is illegible

9 - Cardholder states the card has no CVV2 imprint

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

\$10.00 KEY PIN

Have the cardholder enter their PIN if known then press ENTER or if the card allows just press ENTER.

PROCESSING
PLEASE WAIT

Terminal status is displayed.

TRANSACTION
APPROVED

Please ensure that the transaction is approved before completing the Authorisation. Return the card to the customer. If rejected, the terminal will display an error message outlining the reason (please refer to section 17). Notify the customer and advise them to contact their Card Issuer.

Signature Authorisation

The preferred method of card payment authorisation in Australia is PIN. However, in certain circumstances the terminal will prompt for a signature. In these cases, the terminal will display the following screens:

\$10.00 KEY PIN

Press ENTER here to bypass PIN for a signature.
NOTE: Only some cards will allow the terminal to bypass PIN. If only PIN is accepted, then the terminal will beep and this screen will remain until a PIN is entered.

PROCESSING
PLEASE WAIT

The terminal status is displayed.

SIGNATURE
REQUIRED

The POS system prints a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

SIGNATURE
VERIFIED?

For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale system. If they do not, select NO to decline the transaction.

REMOVE CARD
SIGNATURE
VERIFIED?

For a Chip Card transaction, this screen is displayed. Remove the card from the terminal and compare it to the signature on the reverse of the customer's card. If the signatures match, press YES on your Point of Sale system. If not, press NO to abort the Transaction.

NOTE: If YES or NO are not pressed within one minute on your Point of Sale System, the transaction is assumed to be approved and the terminal will return to the start screen.

TRANSACTION
APPROVED

If the transaction is approved, this screen is displayed and the Point of Sale system prints a customer copy. Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason. Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment. If the transaction is rejected, the POS system will print a second merchant transaction record with "DECLINED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No signatures are required.

How to Perform an Authorisation Value enquiry

You may check the total value of funds placed on hold prior to completing a Pre-Authorisation Transaction.



Please refer to your Point of Sale manual to initiate this enquiry.

SWIPE CARD

Perform card security checks. For further information on the card security checks, please refer to section 6 Fraud Minimisation.

Insert or Swipe the customer's card or press Func to hand key card details. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe cards are to be swiped through the Magnetic Stripe Card Reader.

CARD NUMBER:

For a hand key Transaction, key in the card number then press ENTER.

NOTE: If the customer's card is swiped or inserted or the card number is manually entered directly through the Point of Sale, this screen may not display.

EXPIRY <MMYY>:

Key in the expiry date then press ENTER.

NOTE: If the customer's card is swiped or inserted or the card number is manually entered directly through the Point of Sale, this screen may not display.

CREDIT ACCOUNT

Credit account will automatically be selected & displayed.

PROCESSING PLEASE WAIT

The terminal status is displayed. The Point of Sale system prints out a single copy of the Pre-Authorisation record.

AMOUNT ON HOLD \$100.00

The total value of funds on hold will be displayed for 30 seconds or until a key is pressed. The terminal will return to the following display screen or select CANCEL on your Point of Sale system to return to the start screen.

How to Complete a Pre-Authorisation Transaction

When you have calculated the final bill for your customer, you need to complete the sale with a final payment. It is recommended that you complete an imprinted sales voucher with an itemised bill and obtain the customer's signature. This is to protect you in the event that your customer disputes the transaction. The Voucher should be retained for a period of 30 months or other period as required by Law or stated by ANZ.

The completion amount should be within 15% of the Pre-Authorisation Transaction. If the completion amount varies by greater than 15%, the terminal will display an 'AMOUNT NOT MATCHED' screen. In this instance, process a completion transaction to the value of the Pre-Authorisation, then obtain another authorisation and complete another purchase transaction for the difference. Please note that Visa Card schemes require the completion amount of a car rental transaction must be within 15% of the Pre-Authorisation Transaction or US\$75.00.

You must send your completion transaction within **three days** of the Pre-Authorisation.

NOTE: The examples above act as a guide only. Please remember that Pre-Authorisation places cardholder funds on hold for a time determined by the Card Issuer.

These rules relate to the Visa International Scheme. MasterCard rules around lodging, cruise line, and vehicle rental states that the pre-authorisation completion amounts should be within 15% of the Pre-Authorisation Transaction. If the completion amount varies by greater than 15%, you must request a secondary authorization for the additional amount.

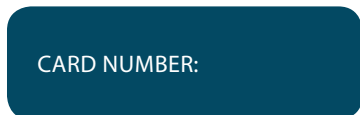


Please refer to your Point of Sale manual to initiate a Completion of Pre-Authorisation transaction.



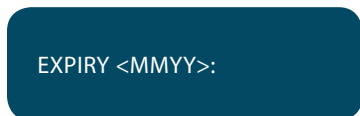
Perform card security checks. For further information on the card security checks, please refer to section 6 Fraud Minimisation

Insert or Swipe the customer's card or press Func to hand key card details. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.



For a hand key Transaction, key in the card number then press ENTER.

NOTE: If the customer's card is swiped or inserted or the card number is manually entered directly through the Point of Sale, this screen may not display.



Key in the expiry date then press ENTER.

NOTE: If the customer's card is swiped or inserted or the card number is manually entered directly through the Point of Sale, this screen may not display.



Credit account will automatically be selected & displayed.



Press ENTER.

PROCESSING
PLEASE WAIT

The terminal status is displayed.

SIGNATURE
REQUIRED

The POS system prints a merchant copy of the Completion of Pre-Authorisation record.

Have the customer sign the merchant copy signature record and compare it to the signature on the reverse of the customer's card.

SIGNATURE
VERIFIED?

For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale System. If they do not, select NO to decline the transaction. If the transaction is approved a customer Transaction Record will be printed.

REMOVE CARD
SIGNATURE
VERIFIED?

For a Chip Card transaction, this screen will be prompted to and please remove the card from the terminal. If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

TRANSACTION
APPROVED

Once approved, hand the customer their copy of the Transaction Record and return their card. If rejected, the terminal will display an error message outlining the reason (please refer to section 17). Notify the customer and advise them to contact their Card Issuer.

Cancellation of a Pre-Authorisation Transaction (on ANZ Australian-issued cards)

A Pre-Authorisation Transaction reduces the available funds on a cardholder's credit card account. If a customer does not proceed with a sale after Authorisation has been obtained, you should cancel the Pre-Authorisation as soon as possible.

You can cancel a Pre-Authorisation on ANZ Australian-issued cards which have been previously authorised through an ANZ POS Plus 2 terminal. Where more than one Pre-Authorisation has been performed, one or all transactions may be cancelled. You cannot cancel a Pre-Authorisation on non-ANZ cards. Only a cardholder can instruct the Card Issuer to remove the hold on funds in their account.



Please refer to your Point of Sale manual to initiate a cancellation of a Pre-Authorisation transaction.

Perform card security checks. For further information on the card security checks, please refer to section 6 Fraud Minimisation.

CANCEL ALL?

Select NO on your Point of Sale system.

CANCEL ONE?

To cancel one Pre-Authorisation Transaction, select YES on your Point of Sale system.

SWIPE CARD

Perform card security checks. Swipe the cardholder's card or press Func Key to hand key card details. Magnetic Stripe cards are to be processed through the Magnetic Stripe Card Reader.

The following two screen instructions only apply to hand key Transactions.

CARD NUMBER:

Key in the card number then press ENTER.

EXPIRY <MMYY>:

Key in the expiry date then press ENTER.

CREDIT ACCOUNT

Credit account will automatically be selected and displayed.

\$10.00 KEY PIN

Press ENTER.

PROCESSING
PLEASE WAIT

The terminal status is displayed.

TRANSACTION
APPROVED

The Point of Sale system prints out a customer copy of the Cancellation of Pre-Authorisation Transaction Record.

Cancellation of all Pre-Authorisation Transactions (on ANZ Australian-issued cards)

READY



Please refer to your Point of Sale manual to initiate a cancellation of Pre-Authorisation transaction.

Perform card security checks. For further information on the card security checks, please refer to section 6 Fraud Minimisation.

CANCEL ALL?

Select YES on your Point of Sale system.

SWIPE CARD

Insert or Swipe the customer's card or press the Func Key to hand key card details. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe cards are to be processed through the Magnetic Stripe Card Reader.

CARD NUMBER:

Key in the card number then press ENTER.

NOTE: If the customer's card is swiped or inserted, this screen will not be displayed.

EXPIRY <MMYY>:

Key in the expiry date then press ENTER.

NOTE: If the customer's card is swiped or inserted, this screen will not be displayed.

CREDIT ACCOUNT

Credit account will automatically be selected.

CANCEL ALL?
YES OR NO?

Select YES from the Point of Sale system to cancel all the Pre-Authorisation Transactions.

PROCESSING
PLEASE WAIT

The terminal status is displayed.

TRANSACTION
APPROVED

The Point of Sale system prints out a customer copy of the Cancellation of Pre-Authorisation Transaction Record.

16.3 Customer Preferred Currency

Customer Preferred Currency (CPC) may have been activated on ANZ POS Plus 2 terminals for eligible merchants who deal with overseas credit cardholders within selected merchant categories.

This optional feature is offered in association with The WorldPay Limited and allows merchants to offer overseas MasterCard® and Visa cardholders the option of converting Australian currency purchases into a customer's card billing currency at the time of purchase.

The CPC feature can be removed from your Merchant Facility by contacting ANZ Merchant Services on 1800 039 025.

How it Works

CPC identifies the card's country of issue and offers the cardholder the option of paying for the goods or services in their billing currency at the time of purchase. The exchange rate and price in the cardholder's billing currency are displayed on the terminal making the process for currency conversion easier for both you and your customers.

CPC complies with operating requirements for cards issued by MasterCard and Visa. Your settlement is unaffected with funds continuing to settle into your account in Australian Dollars.

Currencies Available

CAD	Canadian Dollars	HKD	Hong Kong Dollars	SEK	Swedish Krona
CHF	Swiss Franc	JPY	Japanese Yen	SGD	Singapore Dollars
DKK	Danish Krone	MYR	Malaysian Ringgit	THB	Thai Bhat
EUR	Euro	NOK	Norwegian Kroner	USD	US Dollars
GBP	Pounds Sterling	NZD	New Zealand Dollars	ZAR	South African Rand

* Available currencies may vary from time to time.

Requirements before Commencing a Transaction

Customer Preferred Currency can prove to be a valuable tool for your customers when completing transactions outside their home country. To use CPC, you must ensure that:

1. Your EFTPOS terminal will be automatically configured to recognise when an international MasterCard®, or Visa® card, is initiated
2. If “Acceptance Rate” comes up on the terminal, the cardholder must be informed that CPC is optional and has a choice of currencies between the customer’s local currency and Australian dollars
3. The transaction amount will contain a 2.5% exchange rate mark-up
4. The cardholder has acknowledged that the merchant will conduct the CPC services.

Note: Exchange rate mark-up is payable to ANZ and WorldPay. Please do not impose any additional requirements or charges on the cardholder to process the Transaction in the card’s local currency.

Card Not Present CPC Transactions

- Disclose the following to the cardholder:
 - Total Transaction amount in Australian Dollars
 - Exchange rate
 - Total Transaction amount in the selected overseas currency (ie. the cardholder’s billing currency)
- Provide a receipt that:
 - Confirms that the cardholder agrees to use CPC
 - Records the overseas currency agreed between the cardholder and merchant
 - Records the exchange rate utilised by the merchant to complete the Transaction
 - Confirms that the cardholder’s selection is final

Please note that CPC is not available for contactless transactions

How to process a CPC Transaction



Please refer to your Point of Sale manual to initiate a purchase transaction.

PRESENT CARD
AMT \$10.00



Perform card security checks, please refer to section 6 Fraud Minimisation for further information on card security checks.

Insert or Swipe the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

NOTE: CPC is not available for contactless transactions.

SELECT ACCOUNT
CHQ SAV CR

Select <▲> key for credit card account.

CREDIT ACCOUNT

The selected account is displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER or if the card allows just press ENTER.

PROCESSING
PLEASE WAIT

EXCH 0.7792
USD 7.79
ACCEPT RATE?
ENTER=YES CLR=NO

To accept CPC, the Cardholder should press ENTER (YES). To decline CPC, the Cardholder should press CLEAR (NO) and the transaction will continue in Australian dollars.

USD 7.79 KEY PIN

Have the cardholder enter their PIN then press ENTER.

NOTE: This screen will only display for Chip transactions when cardholder has accepted the exchange rate.

PROCESSING
PLEASE WAIT

The terminal status is displayed.

SIGNATURE REQUIRED

If signature is required, have the customer sign the merchant copy signature record and compare it to the signature on the reverse of the customer's card.

NOTE: For Visa and MasterCard CPC transactions, an additional checkbox will be printed on the receipt. The customer is required to **tick this checkbox** signifying acceptance of the conversion of the transaction amount into the currency of the card origin. Please refer to an example of CPC receipt on section 22 Filing and Retention of Transaction Records and Vouchers for your information.

SIGNATURE VERIFIED?

For a Magnetic Stripe Card transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale System. If they do not, select NO to decline the transaction.

REMOVE CARD SIGNATURE VERIFIED?

For a Chip Card transaction, this screen will be prompted to and please remove the card from the terminal. If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

TRANSACTION APPROVED

If the transaction is approved, the Point of Sale system will print a customer copy.

If the transaction is rejected, the terminal will display an error message outlining the reason (please refer to section 17). Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

17. Terminal Error Messages

Most messages are self-explanatory. Some may require assistance from ANZ Merchant Services. When contacting ANZ Merchant Services, please ensure you have your Merchant Identification or Terminal Identification number available.

If an error message appears on the terminal but is not listed below, please call ANZ Merchant Services on 1800 039 025 for assistance.

Note: It is highly recommended you always contact your IT support or Point of Sale Vendor for basic troubleshooting. Please remember **DO NOT** remove cable from the back of terminal during the troubleshooting process.

Magnetic Stripe Card Processing

ACCOUNT TYPE ERROR

The account selected is not available. Press CLEAR and ask the cardholder to select another account.

TRAN CANCELLED CARD ERROR REFER	The Issuing Bank has rejected the card. Refer the cardholder to the Issuer and request an alternative method of payment.
TRAN CANCELLED EXPIRED CARD	The card is no longer valid. Refer the cardholder to the Issuer and request an alternative method of payment.
CARD MUST BE SWIPED	A card number for a debit card account (Cheque or Savings) cannot be manually entered. Press CLEAR then swipe the card through the Magnetic Stripe Card Reader. Follow the display screen prompts.
CARD NOT ACCEPTED	The ANZ network does not accept this card. Refer the cardholder to the Issuer and request an alternative method of payment.
CARD NUMBER INVALID	Card number keyed incorrectly. Press CLEAR then re-key the card number.
INVALID EXPIRY DATE	The "expiry" date entered is not the correct format. Press CLEAR and re-key the date in the format "mmyy" eg. 0614.
TRAN CANCELLED TRAN NOT ALLOWED	An invalid Cash-out or Refund Transaction has been attempted where the transaction type has been disabled. Please contact ANZ Merchant Services.
NO LINE	<p>The telephone cable has been disconnected or the line is not operational. Check the connection points are inserted correctly and whether the line is operational.</p> <p>Re-try the transaction. If this fails, revert to Manual Processing and seek authorisation for the transaction from the appropriate Authorisation Centre.</p>
TRAN CANCELLED NO SIGNAL	A mobile signal cannot be detected. Please move to a site with a better signal.

TRAN CANCELLED
NOT AUTHORISED

Amount exceeds authorised limit or usage with that card. Refer the cardholder to their Issuer and request an alternative method of payment.

PIN INCORRECT
PLEASE TRY AGAIN

The customer PIN was keyed incorrectly. Advise the customer to re-enter their PIN.

TRAN CANCELLED
PIN ERROR REFER

The customer has incorrectly keyed the PIN three times. Refer the cardholder to their Issuer and request an alternative method of payment.

TIP AMOUNT
EXCEEDS LIMIT

If the Tip amount exceeds 20% of the purchase transaction amount, the terminal displays this screen and returns to the 'RECALL NO?' prompt. Press CANCEL to return to Tipping menu. Enter the recall number of the original purchase transaction and enter a Tip amount equal to or less than 20% of the original transaction amount.

READY*

ANZ

MasterCard
paypass



VISA
payWave

An asterisk * is displayed when the terminal has stored Electronic Fallback (EFB) transactions.

Chip Card Processing

TRAN CANCELLED
CARD REMOVED

Displayed if the card is removed before the transaction is completed. Please ensure that the card remains in the terminal during the transaction process.

CHIP CARD
NOT SUPPORTED

Displays when there are no applications on the chip supported by the terminal. If magnetic stripe fallback is supported, the terminal will prompt to swipe the Chip Card, alternatively request another method of payment.

TRAN CANCELLED
CARD BLOCKED

Displayed if the card has been blocked by the Issuing Bank. Refer the cardholder to the Issuer and request an alternative method of payment.

CHIP APPLICATION
NOT ACCEPTED

Refer the cardholder to the Issuer and request an alternative method of payment.

TRAN CANCELLED
TRACK 2 MISMATCH

The transaction has been declined as details on the chip and card do not match. Refer the cardholder to the Issuer and request an alternative method of payment.

Contactless Card Processing

USE ONE CARD
PLEASE TRY AGAIN

Displays when the multiple cards presented, please ensure that only one card is presented and it is presented within 4cm of the Contactless Terminal reader, follow the prompt and try again.

CONTACTLESS NOT
AVAILABLE

This error message displays when,

- 1 Card tapped incorrectly, please follow the prompt and try again
2. Transaction not allowed (e.g. Card blocked or Card Data Error), please follow the prompt for next action

TIMEOUT EXPIRED

Contactless Transaction timed out, please follow the prompt and try again.

TRAN CANCELLED
CHIP DECLINED

Contactless Transaction declined by card, please seek alternative payment.

18. Settlement

ANZ offers same day settlement, every day.

For ANZ business account holders, funds are available on the same day for ANZ POS Plus 2 terminal transactions settled before 9.00pm AEST.

For non-ANZ business account holders, ANZ transfers the funds to the merchant's bank on the following business day and the availability of the funds will be determined by the merchant's bank.

American Express, Diners Club and JCB will credit your bank account separately. Please check directly with these third parties for when funds are available as times may vary.

ANZ automatically performs Settlement for you if it has not been completed by 9pm AEST. After ANZ has automatically settled, the terminal will print the Settlement report at the time you next perform a transaction. Remember to clear all EFB transactions and print your reports prior to Settlement.

The terminal cannot be used while Settlement is being processed, so it is strongly recommended to initiate settlement during a quiet period and perform the Settlement at the same time each day.

How to initiate manual settlement



Please refer to your Point of Sale manual to initiate the settlement.

SETTLEMENT
IN PROGRESS

The terminal will automatically display the following screens in sequence. Please refer to your Point of Sale System to print a Settlement Report.

TRANSACTION
APPROVED

INITIALISING
PLEASE WAIT

TRANSACTION
APPROVED

19. Print Totals

The **Sub Totals** report lists the total number and amount of all transactions made since the last Settlement by card type. This report does include American Express, Diners Club and JCB total.

The **Summary Totals** report lists the total number and amount of credit and debit card transactions made since the last by transaction type. This does not include American Express, Diners Club or JCB totals.

The **Last Settlement Totals** report lists the amounts credited to your bank account at the last Settlement period. This report does include American Express, Diners Club and JCB total.

Refer to Transaction Reports section for diagram examples of Totals reports.

How to Print a Sub Totals Report, Summary Totals Report and Last Settlement Totals Report



Please refer to your Point of Sale manual for instructions.

20. Reprint the Last Record

This function is provided for the operator to reprint when the Point of Sale system runs out of paper or a paper jam occurs.

To Reprint the Last Customer Transaction Record



Please refer to your Point of Sale manual for instructions.

21. Transaction Detail Report

The Transaction Detail report lists the card number, transaction reference number and transaction amount for each transaction for the Settlement date displayed.



Please refer to your Point of Sale manual for instructions.

DETAILED REPORT
SETL DATE 220212

The Point of Sale system prints out a Detail report for the Settlement period that is currently being displayed.


22. Filing and Retention of Transaction Records and Vouchers

Please make sure you retain your copies of manual credit card, cheque and savings account Transaction Vouchers, Transaction Records and all MOTO Transaction Records and associated order details in a secure place for a period of 30 months from the date of the transaction or such other period required by Law or notified by ANZ.

For easy retrieval of Vouchers and Transaction Records, it is recommended to file them in date order.

Check your Vouchers and Transaction Records against your monthly ANZ Merchant Statement.

Ensure all Vouchers and Transaction Records are destroyed after 30 months, preferably by shredding or tearing into small pieces.



MERCHANT COPY

XYZ MERCHANT
890 ABC ST
MELBOURNE 3000

TERMINAL ID

00013005006

VISA

CR

8804

PUR

AUD

\$600.00

SIGNATURE

VISA CREDIT

AID

APSN 00

A0000000031010

C08006 ATC 0097

APPROVED

STAN: 005753

17/02/12 14:33

AUTH: 995563

Merchant details

Terminal ID, the type of card that has been used and last 4 digits of that card

This section indicates the transaction type and transaction amount

Signature line is required for cardholder to sign the signature

These are the details from the chip card that was used for this transaction.

NOTE: This message will not be shown on the receipt for hand keyed or Magnetic Stripe Card transactions.

CPC Receipt example



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA CR
7897

PUR	AUD	\$35.80
TRANSACTION CURRENCY	SGD	
EXCH. RATE		1.2943
TOTAL	SGD	46.34

These are the transaction currency details that record the transaction currency and exchange rate which has been used and total amount in that particular currency.

SIGNATURE

APPROVED AUTH: 280758
STAN: 005191
20/02/11 10:43

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL
CURRENCY. I ACKNOWLEDGE
THE CURRENCY CONVERSION
SERVICE IS CONDUCTED
BY ANZ.

EXCH. RATE MARK UP 2.5%
COMMISSION/FEE \$0.00

[] I AGREE TO THE INFORMATION ABOVE

For CPC transactions using a VISA or Mastercard card, a respective **disclaimer** will be printed on the receipt.

The **mark-up on the exchange rate** over a wholesale rate or government rate will be printed on the receipt with any commissions or fees charged printed separately for CPC Visa transaction only.

An “**Accept**” box is required to be ticked by the cardholder for Visa and MasterCard CPC transactions to indicate that the cardholder expressly agrees the information that is listed above.

Transaction Records for Magnetic Stripe Cards

Purchase Transaction Record - Debit Card

**MERCHANT COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
DEBIT CARD AC SAV
9930

PUR AUD \$10.00

APPROVED **AUTH: 009353**
STAN: 005125
28/02/12 10:18

**CUSTOMER COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
DEBIT CARD AC SAV
9930

PUR AUD \$10.00

APPROVED **AUTH: 009353**
STAN: 005125
28/02/12 10:18

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Transaction Records for Magnetic Stripe Cards

Purchase Transaction Record - Signature Required*

					
MERCHANT COPY			CUSTOMER COPY		
XYZ MERCHANT 890 PARK ST MELBOURNE 3000			XYZ MERCHANT 890 PARK ST MELBOURNE 3000		
TERMINAL ID	00013009803		TERMINAL ID	00013009803	
VISA		CR	VISA		CR
9991			9991		
PUR	AUD	\$10.08	PUR	AUD	\$10.08
<div>-----</div> <div>SIGNATURE</div>			<div>APPROVED</div> <div>STAN: 005124</div> <div>28/02/12 10:17</div>		
<div>APPROVED</div> <div>STAN: 005124</div> <div>28/02/12 10:17</div>			<div>AUTH: 389588</div> <div>MESSAGE LINE 1</div> <div>MESSAGE LINE 2</div> <div>PLEASE RETAIN FOR YOUR RECORD</div>		

*NOTE: The hand key Transaction Record is the same as Magnetic Stripe Card Transaction Record.

Purchase with Tip@Terminal Transaction Records – No Signature Required

**MERCHANT COPY**XYZ MERCHANT
890 PARK ST
MELBOURNE 3000TERMINAL ID 00013005007
Visa® CR
9991

PUR	AUD	\$600.00
TIP		\$10.00
TOTAL	AUD	\$610.00

APPROVED **AUTH: 696542**
STAN: 005458
20/02/11 09:46**CUSTOMER COPY**XYZ MERCHANT
890 PARK ST
MELBOURNE 3000TERMINAL ID 00013005007
Visa® CR
9991

PUR	AUD	\$600.00
TIP		\$10.00
TOTAL	AUD	\$610.00

APPROVED **AUTH: 696542**
STAN: 005458
20/02/11 09:46MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Purchase with Tip@Terminal Transaction Records – Signature Required



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
Visa® CR
9991

PUR	AUD	\$600.00
TIP		\$10.00
TOTAL	AUD	\$610.00

SIGNATURE

APPROVED **AUTH: 704014**
STAN: 005499
20/02/11 11:51



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
Visa® CR
9991

PUR		\$600.00
TIP		\$10.00
TOTAL	AUD	\$610.00

APPROVED **AUTH: 704014**
STAN: 005499
20/02/11 11:51

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Cash-out

**MERCHANT COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
DEBIT CARD AC SAV
9930

CASH OUT AUD \$10.00

APPROVED **AUTH: 487689**
STAN: 005128
28/02/12 10:41

**CUSTOMER COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
DEBIT CARD AC SAV
9930

CASH OUT AUD \$10.00

APPROVED **AUTH: 487689**
STAN: 005128
28/02/12 10:41

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Purchase with Cash-out



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
DEBIT CARD AC SAV
9930

PUR		\$15.00
CASH OUT		\$10.00
TOTAL	AUD	\$25.00

APPROVED **AUTH: 037477**
STAN: 005236
29/02/12 14:50



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
DEBIT CARD AC SAV
9930

PUR		\$15.00
CASH OUT		\$10.00
TOTAL	AUD	\$25.00

APPROVED **AUTH: 037477**
STAN: 005236
29/02/12 14:50

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

CPC Purchase VISA® Transaction Records

**MERCHANT COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
8766

PUR	AUD	\$20.00
TRANSACTION CURRENCY	NZD	
EXCH. RATE	1.1193	
TOTAL	NZD	22.39

SIGNATURE

APPROVED **AUTH: 407884**
STAN: 005195
28/02/12 15:22

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%
COMMISSION/FEE \$0.00

[] I AGREE TO THE
INFORMATION ABOVE

**CUSTOMER COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
8766

PUR	AUD	\$20.00
TRANSACTION CURRENCY	NZD	
EXCH. RATE	1.1193	
TOTAL	NZD	22.39

APPROVED **AUTH: 407884**
STAN: 005195
28/02/12 15:22

MESSAGE LINE 1
MESSAGE LINE 2

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%
COMMISSION/FEE \$0.00

[] I AGREE TO THE
INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

CPC Purchase MasterCard® Transaction Records



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
MASTERCARD CR
7898

PUR	AUD	\$20.00
TRANSACTION CURRENCY	EUR	
EXCH. RATE	0.6406	
TOTAL	EUR	12.81

SIGNATURE

APPROVED **AUTH: 408002**
STAN: 005197
28/02/12 15:24

I HAVE CHOSEN NOT TO USE THE
MASTERCARD CURRENCY CONVERSION
PROCESS AND AGREE THAT I WILL HAVE
NO RECOURSE AGAINST MASTERCARD
CONCERNING THE CURRENCY CONVERSION
OR ITS DISCLOSURE.

EXCH. RATE MARK UP 2.5%

☐ I AGREE TO THE
INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
MASTERCARD CR
7898

PUR	AUD	\$20.00
TRANSACTION CURRENCY	EUR	
EXCH. RATE	0.6406	
TOTAL	EUR	12.81

APPROVED **AUTH: 408002**
STAN: 005197
28/02/12 15:24

MESSAGE LINE 1
MESSAGE LINE 2

I HAVE CHOSEN NOT TO USE THE
MASTERCARD CURRENCY CONVERSION
PROCESS AND AGREE THAT I WILL HAVE
NO RECOURSE AGAINST MASTERCARD
CONCERNING THE CURRENCY CONVERSION
OR ITS DISCLOSURE.

EXCH. RATE MARK UP 2.5%

☐ I AGREE TO THE
INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
Visa® CR
0014

PUR	AUD	\$35.00
TIP	AUD	\$3.50
TRANSACTION CURRENCY	USD	
EXCH. RATE		0.7792
TOTAL	USD	30.00

SIGNATURE

APPROVED AUTH: 702456
STAN: 005465
20/02/12 11:29

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%
COMMISSION/FEE \$0.00

[] I AGREE TO THE INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
Visa® CR
0014

PUR	AUD	\$35.00
TIP	AUD	\$3.50
TRANSACTION CURRENCY	USD	
EXCH. RATE		0.7792
TOTAL	USD	30.00

APPROVED AUTH: 702456
STAN: 005465
20/02/12 11:29

MESSAGE LINE 1
MESSAGE LINE 2

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%
COMMISSION/FEE \$0.00

[] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

Debit Refund Transaction



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
DEBIT CARD AC SAV
9930

REFUND AUD \$10.00

APPROVED **AUTH: 109641**
STAN: 005131
28/02/12 10:49



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
DEBIT CARD AC SAV
9930

REFUND AUD \$10.00

APPROVED **AUTH: 109641**
STAN: 005131
28/02/12 10:49

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Credit Refund Transaction - Signature Required

**MERCHANT COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
9991

REFUND AUD \$10.08

SIGNATURE

APPROVED **AUTH: 004432**
STAN: 005134
28/02/12 10:59

**CUSTOMER COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
9991

REFUND AUD \$10.08

APPROVED **AUTH: 004432**
STAN: 005134
28/02/12 10:59

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Transaction Records for Chip Cards

Purchase Transaction Record - No Signature Required



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
MASTERCARD CR
0909

TOTAL AUD \$10.00

 ANZ BANK
AID A0000000041010
APSN 00 C00002 ATC 0023

APPROVED AUTH: 337119
STAN: 005126
28/02/12 10:20



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
MASTERCARD CR
0909

TOTAL AUD \$10.00

 ANZ BANK
AID A0000000041010
APSN 00 C00002 ATC 0023

APPROVED AUTH: 337119
STAN: 005126
28/02/12 10:20

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Purchase Transaction Record - Signature Required

**MERCHANT COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
MASTERCARD CR
0909

PUR AUD \$10.08

SIGNATURE

ANZ BANK
AID A0000000041010
APSN 00 C08006 ATC 0024

APPROVED AUTH: 730471
STAN: 005127
28/02/12 10:22

**CUSTOMER COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
MASTERCARD CR
0909

PUR AUD \$10.08

ANZ BANK
AID A0000000041010
APSN 00 C08006 ATC 0024

APPROVED AUTH: 730471
STAN: 005127
28/02/12 10:22

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Purchase with Tip@Terminal Transaction Records – No Signature Required



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005006
Visa® CR
8804

PUR		\$600.00
TIP		\$10.00
TOTAL	AUD	\$610.00

 Visa® CREDIT
AID A0000000031010
APSN 00 C00002 ATC 0099

APPROVED **AUTH: 497491**
STAN: 005362
17/02/12 16:06



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005006
Visa® CR
8804

PUR		\$600.00
TIP		\$10.00
TOTAL	AUD	\$610.00

 Visa® CREDIT
AID A0000000031010
APSN 00 C00002 ATC 0099

APPROVED **AUTH: 497491**
STAN: 005362
17/02/12 16:06

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Purchase with Tip@Terminal Transaction Records – Signature Required

**MERCHANT COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005006
Visa® CR
8804

PUR	AUD	\$600.00
TIP	AUD	\$10.00
TOTAL	AUD	\$610.00

SIGNATURE

Visa® CREDIT
AID A0000000031010
APSN 00 C08006 ATC 0098

APPROVED **AUTH: 447699**
STAN: 005838
17/02/12 16:05

**CUSTOMER COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005006
Visa® CR
8804

PUR	AUD	\$600.00
TIP	AUD	\$10.00
TOTAL	AUD	\$610.00

Visa® CREDIT
AID A0000000031010
APSN 00 C08006 ATC 0098

APPROVED **AUTH: 447699**
STAN: 005838
17/02/12 16:05

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Contactless Purchase Transaction - Offline



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
5400

TOTAL AUD \$1.00

 VISA CREDIT
AID A0000000031010
APSN 00 P--Y18 ATC 007A

APPROVED * REC NO:0568

29/02/12 14:06

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Contactless Purchase Transaction - No Signature Required

**MERCHANT COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
5400

PUR AUD \$15.00

 VISA CREDIT
AID A0000000031010
APSN 00 P00002 ATC 007B

APPROVED AUTH: 835929
STAN: 005232
29/02/12 14:07

**CUSTOMER COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
5400

PUR AUD \$15.00

 VISA CREDIT
AID A0000000031010
APSN 00 P00002 ATC 007B

APPROVED AUTH: 835929
STAN: 005232
29/02/12 14:07

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Contactless Purchase Transaction - Signature Required



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
2368

PUR AUD \$15.00

SIGNATURE

VISA PREPAID
AID A0000000031010
APSN 00 P--Y16 ATC 0001

APPROVED * REC NO:0570
29/02/12 14:09



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
2368

PUR AUD \$15.00

VISA PREPAID
AID A0000000031010
APSN 00 P--Y16 ATC 0001

APPROVED * REC NO:0570
29/02/12 14:09

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Chip Refund Transaction - No Signature Required

**CUSTOMER COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
5400

REFUND AUD \$10.00

 VISA CREDIT
AID A0000000031010
APSN 00

APPROVED **AUTH: 881509**
STAN: 005132
28/02/12 10:51

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Chip Refund Transaction - Signature Required



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
5400

***REFUND AUD \$10.08**

SIGNATURE

 VISA CREDIT
AID A0000000031010
APSN 00
APPROVED AUTH: 914349
STAN: 005133
28/02/12 10:52



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
5400

***REFUND AUD \$10.08**

 VISA CREDIT
AID A0000000031010
APSN 00

APPROVED AUTH: 914349
STAN: 005133
28/02/12 10:52

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Chip Purchase Transaction – Offline

**MERCHANT COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
0010

PUR AUD \$10.91

SIGNATURE

 VISA CREDIT
AID A0000000031010
APSN 01 C91Y36 ATC 0002

APPROVED * **AUTH: 123456**
 REC NO:0501
28/02/12 11:34

**CUSTOMER COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
0010

PUR AUD \$10.91

 VISA CREDIT
AID A0000000031010
APSN 01 C91Y36 ATC 0002

APPROVED * **AUTH: 123456**
 REC NO:0501

28/02/12 11:34

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

CPC Chip Purchase Transaction - No Signature Required



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
0014

PUR	AUD	\$20.00
TRANSACTION CURRENCY	USD	
EXCH. RATE	0.7792	
TOTAL	USD	15.59

VISA CREDIT

AID A0000000031010
APSN 01 C00001 ATC 007B

APPROVED **AUTH: 408289**
STAN: 005201
28/02/12 15:29

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%
COMMISSION/FEE \$0.00

☐ I AGREE TO THE
INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
0014

PUR	AUD	\$20.00
TRANSACTION CURRENCY	USD	
EXCH. RATE	0.7792	
TOTAL	USD	15.59

VISA CREDIT

AID A0000000031010
APSN 01 C00001 ATC 007B

APPROVED **AUTH: 408289**
STAN: 005201
28/02/12 15:29

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EXCH. RATE MARK UP 2.5%
COMMISSION/FEE \$0.00

☐ I AGREE TO THE
INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

CPC Chip Purchase Transaction - Signature Required

**MERCHANT COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
0010

PUR	AUD	\$20.00
TRANSACTION CURRENCY	USD	
EXCH. RATE	0.7792	
TOTAL	USD	15.59

SIGNATURE

VISA CREDIT
AID A0000000031010
APSN 01 C08006 ATC 0002

APPROVED **AUTH: 408196**
STAN: 005199
28/02/12 15:27

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%
COMMISSION/FEE \$0.00

[] I AGREE TO THE
INFORMATION ABOVE

**CUSTOMER COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
0010

PUR	AUD	\$20.00
TRANSACTION CURRENCY	USD	
EXCH. RATE	0.7792	
TOTAL	USD	15.59

VISA CREDIT

AID A0000000031010
APSN 01 C08006 ATC 0002

APPROVED **AUTH: 408196**
STAN: 005199
28/02/12 15:27

MESSAGE LINE 1
MESSAGE LINE 2

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%
COMMISSION/FEE \$0.00

[] I AGREE TO THE
INFORMATION ABOVE
PLEASE RETAIN FOR YOUR RECORD

CPC Purchase With Tip@Terminal Transaction – Exchange Rate Accepted and No Signature Required



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
Visa® CR
0014

PUR	AUD	\$35.00
TIP	AUD	\$3.50
TRANSACTION CURRENCY		USD
EXCH. RATE		0.7792
TOTAL	USD	30.00

Visa® CREDIT
AID A0000000031010
APSN 01 C00001 ATC 0060

APPROVED **AUTH: 702628**
STAN: 005485
20/02/12 11:28

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%
COMMISSION/FEE \$0.00

[] I AGREE TO THE INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
Visa® CR
0014

PUR	AUD	\$35.00
TIP	AUD	\$3.50
TRANSACTION CURRENCY		USD
EXCH. RATE		0.7792
TOTAL	USD	30.00

Visa® CREDIT
AID A0000000031010
APSN 01 C00001 ATC 0060

APPROVED **AUTH: 702628**
STAN: 005485
20/02/12 11:28

MESSAGE LINE 1
MESSAGE LINE 2

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%
COMMISSION/FEE \$0.00

[] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

CPC Purchase With Tip@Terminal Transaction – Exchange Rate Accepted and Signature Required



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
Visa® CR
0014

PUR	AUD	\$35.00
TIP	AUD	\$3.50
TRANSACTION CURRENCY	USD	
EXCH. RATE		0.7792
TOTAL	USD	30.00

SIGNATURE

Visa® CREDIT
AID A0000000031010
APSN 01 C08006 ATC 0060

APPROVED **AUTH: 702456**
STAN: 005465
20/02/12 11:29

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%
COMMISSION/FEE \$0.00

☐ I AGREE TO THE INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
Visa® CR
0014

PUR	AUD	\$35.00
TIP	AUD	\$3.50
TRANSACTION CURRENCY	USD	
EXCH. RATE		0.7792
TOTAL	USD	30.00

Visa® CREDIT
AID A0000000031010
APSN 01 C08006 ATC 0060

APPROVED **AUTH: 702456**
STAN: 005465
20/02/12 11:29

MESSAGE LINE 1
MESSAGE LINE 2

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%
COMMISSION/FEE \$0.00

☐ I AGREE TO THE INFORMATION ABOVE
PLEASE RETAIN FOR YOUR RECORD

EFB Purchase



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
9991

PUR AUD \$10.91

SIGNATURE

APPROVED * AUTH: **123456**
REC NO:0496

28/02/12 11:14



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
9991

PUR AUD \$10.91

APPROVED * AUTH: **123456**
REC NO:0496

28/02/12 11:14

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

EFB Refund

**MERCHANT COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
9991

REFUND AUD \$10.91

SIGNATURE

APPROVED*

29/02/12 14:59

REC NO:0572

**CUSTOMER COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
9991

REFUND AUD \$10.91

APPROVED*

29/02/12 14:59

REC NO:0572

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Pre-Authorisation Transactions

Pre-Authorisation Transaction - Magnetic Stripe Cards With No Signature Required



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
9999999999999999 1213

PRE AUTH AUD \$10.00

APPROVED **AUTH: 403977**
STAN: 005156
28/02/12 14:17



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
9999

PRE AUTH AUD \$10.00

APPROVED **AUTH: 403977**
STAN: 005156
28/02/12 14:17

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Pre-Authorisation Transaction - Chip Cards with No Signature Required

**MERCHANT COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
9999999999999999 1122

PRE AUTH AUD \$10.00

 VISA CREDIT
AID A0000000031010
APSN 00 C00002 ATC 005B

APPROVED **AUTH: 404123**
STAN: 005160
28/02/12 14:19

**CUSTOMER COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
9999

PRE AUTH AUD \$10.00

 VISA CREDIT
AID A0000000031010
APSN 00 C00002 ATC 005B

APPROVED **AUTH: 404123**
STAN: 005160
28/02/12 14:19

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Pre-Authorisation Transaction - Chip Cards with Signature Required



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
9999999999999999 1122

PRE AUTH AUD \$10.08

SIGNATURE

 VISA CREDIT
AID A0000000031010
APSN 00 00 C08006 ATC 0059

APPROVED **AUTH: 404046**
STAN: 005158
28/02/12 14:18



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
9999 1122

PRE AUTH AUD \$10.08

 VISA CREDIT
AID A0000000031010
APSN 00 00 C08006 ATC 0059

APPROVED **AUTH: 404046**
STAN: 005158
28/02/12 14:18

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Pre-Authorisation Completion Transaction - Chip Cards with Signature Required

**MERCHANT COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
5400

COMP AUD \$40.00

SIGNATURE

VISA CREDIT
AID A0000000031010
APSN 00

APPROVED **AUTH: 404046**
STAN: 005166
28/02/12 14:32

**CUSTOMER COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
5400

COMP AUD \$40.00

VISA CREDIT
AID A0000000031010
APSN 00

APPROVED **AUTH: 404046**
STAN: 005166
28/02/12 14:32

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Cancellation



CUSTOMER COPY
CANCELLED AUTHORISATION

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
5400
PRE AUTH AUD \$200.00

APPROVED **AUTH: 405520**
STAN: 005176
28/02/12 14:44

PLEASE RETAIN FOR YOUR RECORD

Mail Order Transaction



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
5400
PUR AUD \$10.00

SINGLE PHONE ORDER

APPROVED **AUTH: 422373**
STAN: 005153
28/02/12 13:31

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Telephone Order Transaction

**CUSTOMER COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
5400
PUR AUD \$10.00

INSTALMENT PHONE ORDER

APPROVED **AUTH: 536997**

STAN: 005154
28/02/12 13:39

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Ecommerce Transaction

**CUSTOMER COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
VISA CR
5400
PUR AUD \$10.00

RECURRING ECOMMERCE

APPROVED **AUTH: 045669**

STAN: 005155
28/02/12 13:42

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Other Transaction Records

Initialisation

ANZ INITIALISATION	
TERMINAL ID	00013009803
APPROVED 00	
STAN: 005235	
29/02/12 14:44	

Settlement

ANZ SETTLEMENT	
TERMINAL ID	00013009803
APPROVED 00	
STAN: 005202	
28/02/12 15:34	

Other Transaction Records

Settlement Previously Taken

ANZ SETTLEMENT	
TERMINAL ID	00013009803
DECLINED 12	
SETTLEMENT ALREADY TAKEN	
STAN: 005204	
28/02/12 15:35	

Transaction Detail Report

XYZ MERCHANT 890 PARK ST MELBOURNE 3000							
ANZ EFTPOS DETAIL REPORT AS AT 28/02/12							
005120	560254	930	PUR DB	005151	456461	400	PUR VI
28/02	10:04		\$10.00	28/02	13:23		\$10.00
005121	437731	991	PUR VI	005152	456461	400	PUR VI
28/02	10:07		\$10.00	28/02	13:11		\$10.91
005122	437731	991	PUR VI	005153	456461	400	PUR VI
28/02	10:07		\$10.08	28/02	13:31		\$10.00
005123	437731	991	PUR VI	005154	456461	400	PUR VI
28/02	10:14		\$10.08	28/02	13:39		\$10.00
005124	437731	991	PUR VI	005155	456461	400	PUR VI
28/02	10:17		\$10.08	28/02	13:42		\$10.00
005125	560254	930	PUR DB	005166	456461	400	COM VI
28/02	10:18		\$10.00	28/02	14:32		\$40.00
005126	540215	909	PUR MC	005168	456461	400	COM VI
28/02	10:20		\$10.00	28/02	14:33		\$40.00
005127	540215	909	PUR MC	005169	437731	991	COM VI
28/02	10:22		\$10.08	28/02	14:35		\$40.00
005128	560254	930	CSH DB	005174	456461	400	COM VI
28/02	10:41		\$10.00	28/02	14:42		\$40.00
005131	560254	930	RFD DB	005187	496679	897	PUR VI
28/02	10:49		\$10.00	28/02	15:03		\$20.00
005132	456461	400	RFD VI	SGD			25.89
28/02	10:51		\$10.00	005195	498873	766	PUR VI
005133	456461	400	RFD VI	28/02	15:22		\$20.00
28/02	10:52		\$10.08	NZD			22.39
005134	437731	991	RFD VI	005197	510072	898	PUR MC
28/02	10:59		\$10.08	28/02	15:24		\$20.00
005145	437731	991	PUR VI	EUR			12.81
28/02	11:14		\$10.91	005199	476173	010	PUR VI
005149	476173	010	PUR VI	28/02	15:27		\$20.00
28/02	11:34		\$10.91	USD			15.59
				005201	410749	014	PUR VI
				28/02	15:29		\$20.00
				USD			15.59
				TOTAL		\$382.89	0029
				28/02/12			15:38

Summary Totals

ANZ SUMMARY TOTALS	
XYZ MERCHANT 890 PARK ST MELBOURNE 3000	
TERMINAL ID	00013009803
PUR	\$489.42 0031
CASH	\$10.00 0001
RFND	\$61.98 0006
TOTAL	\$437.44 0038
APPROVED 00 STAN: 005209 28/02/12 15:41	

Failed Summary Totals

ANZ SUMMARY TOTALS	
XYZ MERCHANT 890 PARK ST MELBOURNE 3000	
TERMINAL ID	00013005007
PUR	\$0.00 0000
CASH	\$0.00 0000
RFND	\$0.00 0000
TOTAL	\$0.00 0000
DECLINED XX SYSTEM ERROR STAN: 005827 20/02/12 13:00	

(xx indicates an error response code)

Sub-totals

ANZ SUB TOTALS		
XYZ MERCHANT		
890 PARK ST		
MELBOURNE 3000		
TERMINAL ID	00013009803	
DEBIT CARD AC		
PUR	\$16.00	0002
CASH	\$10.00	0001
RFND	\$0.00	0000
TOTAL	\$26.00	0003
VISA		
PUR	\$115.00	0009
CASH	\$0.00	0000
RFND	\$21.82	0002
TOTAL	\$93.18	0011
MASTERCARD		
PUR	\$10.05	0001
CASH	\$0.00	0000
RFND	\$0.00	0000
TOTAL	\$10.05	0001
TOTALS		
PUR	\$141.05	0012
CASH	\$10.00	0001
RFND	\$21.82	0002
TOTAL	\$129.23	0015
APPROVED 00		
STAN: 005240		
29/02/12 15:43		

Failed Sub-totals

ANZ SUB TOTALS		
XYZ MERCHANT		
890 PARK ST		
MELBOURNE 3000		
TERMINAL ID	ID 00013009847	
AS AT 00/00/00		
PUR	\$0.00	0000
CASH	\$0.00	0000
RFND	\$0.00	0000
TOTAL	\$0.00	0000
DECLINED 05		
SYSTEM ERROR		
STAN: 005828		
29/02/12 01:01		

Last Summary Totals

ANZ LAST SUMMARY TOTALS		
XYZ MERCHANT		
890 PARK ST		
MELBOURNE 3000		
TERMINAL ID	ID 00013009803	
AS AT 28/02/12		
PUR	\$489.42	0031
CASH	\$10.00	0001
RFND	\$61.98	0006
TOTAL	\$437.44	0038
APPROVED 00		
STAN: 005208		
28/02/12 15:40		

Tip Added Report

ANZ TIP ADDED REPORT		
TERMINAL ID	ID 00013009803	
VISA		CR
410749 014		1210
PUR	AUD	\$20.00
TIP \$		2.00
TOTAL		\$22.00
AS AT 28/02/12		
REC NO:0555		
28/02/12 16:02		

Training Mode

**ANZ EFTPOS
CUSTOMER COPY**

ANZ BANK
*** TRAINING ONLY ***
NOT A VALID TRANSACTION

TERMINAL ID	12345678901
VISA	CR
9991	
PUR	AUD \$1000.00

APPROVED AUTH: 123456
STAN: 005237
29/02/12 14:59

This Merchant Operating Guide forms part of your Merchant Agreement and may be varied or replaced by ANZ at any time.

